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CITY OF RIVERBANK
GENERAL PLAN

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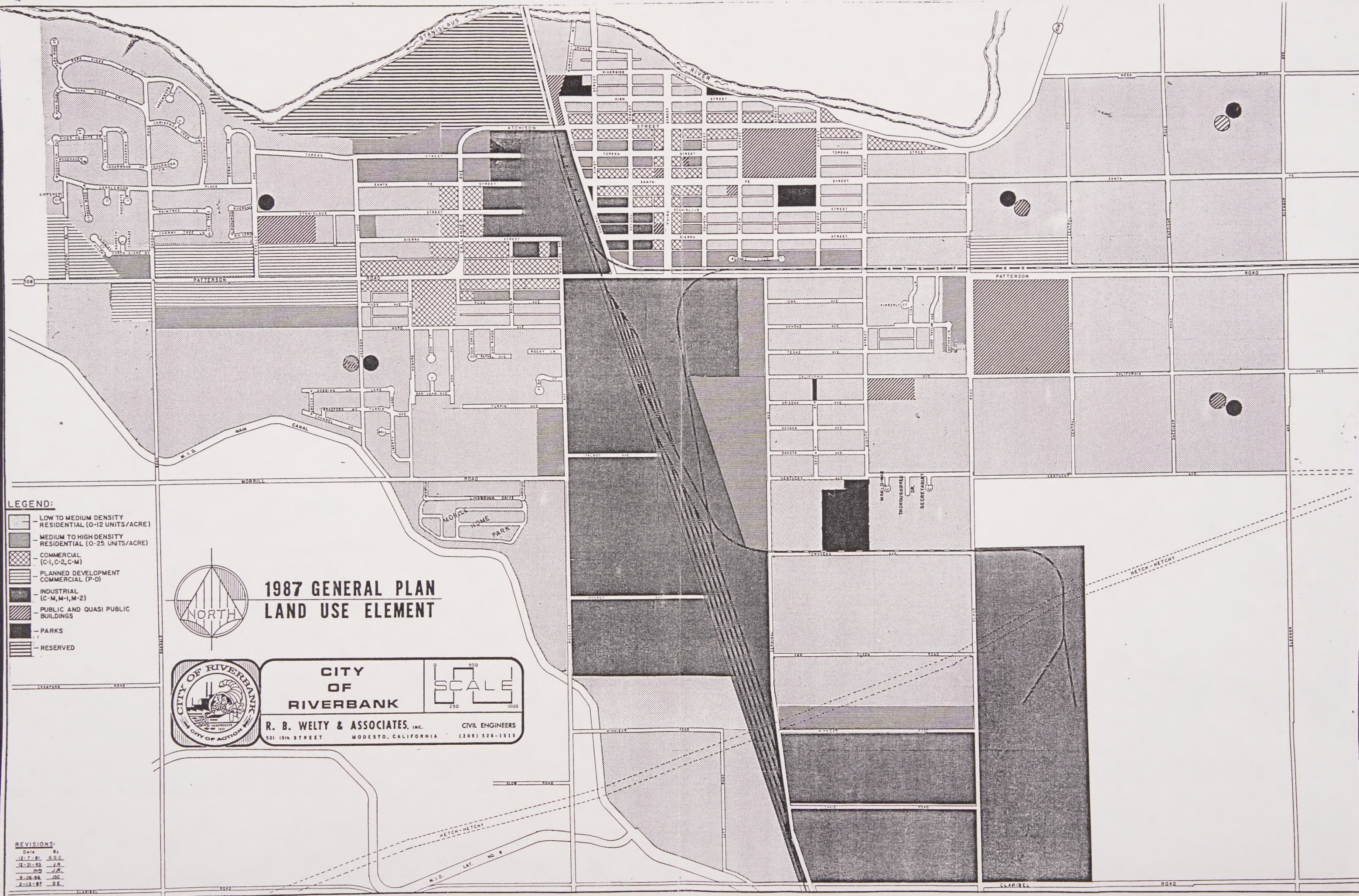
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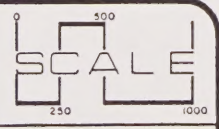
- LEGEND:**
- LOW TO MEDIUM DENSITY RESIDENTIAL (0-12 UNITS/ACRE)
 - MEDIUM TO HIGH DENSITY RESIDENTIAL (0-25 UNITS/ACRE)
 - COMMERCIAL (C-1, C-2, C-M)
 - PLANNED DEVELOPMENT COMMERCIAL (P-D)
 - INDUSTRIAL (C-M, M-1, M-2)
 - PUBLIC AND QUASI PUBLIC BUILDINGS
 - PARKS
 - RESERVED



1987 GENERAL PLAN LAND USE ELEMENT



CITY OF RIVERBANK
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INTRODUCTION TO THE GENERAL PLAN



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INTRODUCTION TO THE GENERAL PLAN

AUTHORITY

The Government Code of the State of California specifies that the City shall adopt a comprehensive, long-term general plan (Section 65300) to provide for the physical development of the City and of land outside the City's boundary which bears relation to its planning. For the City of Riverbank the General Plan covers some 2475 acres, approximately 1150 of which are within the City limits.

The General Plan must consist of seven elements (land use, circulation, housing, conservation, open space, noise, and safety) and may include as many optional elements as the City may desire. The only optional element the City of Riverbank has chosen to adopt is a Recreation Element although additional elements may be proposed in the future.

HISTORY OF THE GENERAL PLAN

The first General Plan was adopted by the City of Riverbank on May 12, 1959 and consisted solely of a Land Use and Circulation element. A countywide Housing Element which included the City was adopted by the City Council in January, 1970. In September 1971, a Water, Sewer and Storm Drainage Element was adopted. In 1973, with the aid of the Stanislaus Area Association of Governments, the existing General Plan was amended and seven new elements added (Housing, Conservation, Open Space, Seismic Safety, Noise, Scenic Highway, and Recreation). On September 23, 1974, the final required General Plan Element (Safety) was adopted.

In recent years the Land Use, Circulation, Scenic Highways and Housing Elements have been updated. A new Land Use Element was adopted On June 23, 1980 and further amended on January 12, 1981. In March 1980, a new Housing Element was adopted in an attempt to comply with new State requirements. It was amended in September of 1981 and 1982 finally being certified by the State as adequate in October 1982. A new Circulation and Scenic Highway Element was adopted on May 10, 1982. Updates of the remaining elements were adopted in July 1983 and readopted pursuant to a new state law on March 12, 1984.

HISTORY OF THE CITY

The City of Riverbank was incorporated in 1922 and consisted of some 340 acres. The City remained that size until 1952 when the first annexation occurred. From 1952 to 1967 approximately 189 acres were annexed. More than 140 acres were annexed from 1967 to 1971. An

additional 195 acres were annexed by 1979 and almost 210 more acres by August 1982. Annexations have increased over the years. After no annexations for 30 years, the next 15 years saw 189 acres added to the City. Another 15 years increased the size of the City by 545 acres. The City now contains approximately 1143 acres or 1.786 square miles.

POPULATION GROWTH

Since the City was incorporated in 1922 it has increased its population more than 600% from 803 in 1930 (the first Census after incorporation) to 5695 in 1980. This compares with a County-wide population growth of 369% for the same period. Just during the past 20 years (1960 to 1980) the City of Riverbank has more than doubled in size growing at a rate of 42-44% during each of the last two decades. As its present rate of growth, it should be expected that by the year 2000, the population of the City will be in excess of 11,000. Table I gives additional data regarding the City's growth.

TABLE I
POPULATION GROWTH

Year	City of Riverbank		County of Stanislaus	
	<u>Population</u>	<u>Growth Rate</u>	<u>Population</u>	<u>Growth Rate</u>
1930	803	-	56,641	-
1940	1,130	36.1%	74,866	32.2%
1950	2,662	135.6%	127,231	69.9%
1960	2,786	4.7%	157,294	23.6%
1970	3,949	41.7%	194,506	23.7%
1980	5,695	<u>44.2%</u>	265,902	<u>36.2%</u>
TOTAL		609.2%		369.45%

Growth rate is for previous 10 years.

Total growth rate is for period of 1930 to 1980.

Source: U.S. Bureau of Census

The City of Riverbank now occupies approximately 1143 acres. Approximately 2475 acres total is within the projected growth area as shown in Figure I. Although almost half of the area is currently in the city, this half includes nearly all of the commercial and industrial areas. Thus nearly all of the land outside the City will be developed into residential uses.

Several sources exist for decennial population projections. However, when the 1980 Census was completed indicating a City population of

5695, it became obvious that the projections had probably underestimated the growth of the City. As late as March, 1980, SAAG projected the 1980 population of the City at 5270 with an increase to 6870 by 1990 and 7670 by 1995. When the Circulation Element was adopted in 1982, the 1980 Census information was available and projections were changed. If one assumes a fairly constant growth rate of 40% for each 10 year period in the future (somewhat less than the rate for the past 20 years), the projections would be as shown in Table II.

TABLE II
PROJECTED GROWTH

<u>Year</u>	<u>Population</u>	<u>% of Growth</u>
1960	2,786*	-
1970	3,949*	41.7%
1980	5,695*	44.2%
1990	7,973	40.0%
2000	11,162	40.0%
2010	15,627	40.0%
2020	21,877	40.0%
2030	30,629	40.0%

*Actual Census Figures

The Land Use Element of the General Plan states that "future growth should occur at an overall density for the Sphere of Influence of 4.63 units per gross acre which is consistent with the current development within the City." This would result in a total of 6960 housing units in the General Plan area and population of 23038 people. According to the figures in Table II, the City would reach its General Plan boundaries about the year 2021 or about 35 years from now.

LAND USE ELEMENT

LAND USE ELEMENT

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LAND USE ELEMENT

CHAPTER I

INFORMATION

A. AUTHORITY

Government Code Section 65302(a) requires a land use element that "designates the proposed general distribution and general location and extent of the use of the land for housing, business, industry, open space, including agriculture, natural resources, recreation, and enjoyment of scenic beauty, education, public buildings and grounds, solid and liquid waste disposal facilities, and other categories of public and private uses of land. The land use element shall include a statement of the standards of population density and building intensity recommended for the various districts and other territory covered by the plan. The land use element shall identify areas covered by the plan which are subject to flooding and shall be reviewed annually with respect to those areas. " Further, through text, diagrams and maps it should establish a pattern for land use and set out clear standards for the density of population and the intensity of development for each of the proposed land uses.

B. INFORMATION

Existing Zoning. As of June 1, 1986 the City had 1143 acres within the City Limits. Table I includes a breakdown of the 1143 acres by zoning.

TABLE I
ZONING DISTRICTS IN ACRES

<u>Zoning District</u>	<u>Acres</u>	<u>% of Total</u>	<u>Vacant Acres</u>	<u>Vacant Acres As a % of Zone</u>
R-1	635	55.5	116	18.3
R-2	80	7.0	40	50.0
R-3	47	4.1	9	19.1
R-4	3	0.3		
C-1	26	2.3	1	3.8
C-2	81	7.1	31	38.3
CM	22	1.9	2	9.1
M-1	204	17.8	93	45.6
M-2	7	0.6		
PD (Commercial)	3	0.3		
PD (Residential)	<u>35</u>	<u>3.1</u>	<u>30</u>	<u>85.7</u>
TOTAL	1143	100.0	322	28.2

As the chart indicates, the City has a large supply of vacant land in each of the major land use categories. The amount of vacant residential land has decreased by 4 1/2% in the past 3 1/2 years. In addition, development is actually occurring (final subdivision maps and at least preapplication conferences on building permits) on approximately one quarter of this land. This was not the case when the last inventory was taken in October, 1982. It is apparent that additional residential land will be needed in the not-too-distant future.

Solid and Liquid Waste Facilities. The City's liquid waste facility (sewer plant) is located north of the City in San Joaquin County. The plant has a current capacity of 7.9 million gallons a day. The current domestic usage and year-round commercial and industrial usage is about 750,000 gallons per day. During peak summer months with the cannery operating 25 hours a day, the usage can increase to as much as 3.5 million gallons per day. The facility is not within the Sphere of Influence since it is in another County and cannot, therefore, be annexed. Solid waste is picked up by a franchised garbage company who disposes of the material in a county-owned land fill. There are no plans to provide either type of facility within the Riverbank Sphere of Influence.

Flooding. The City of Riverbank does not fall within any area that is subject to flooding. According to the Department of Housing and Urban Development no flood maps of the City are available since none of the City is subject to flooding. The only area within the HUD flood zone maps in the City's Sphere of Influence is the area north of the levee along the Stanislaus River. This land is not even within the City's General Plan boundary as yet.

CHAPTER II

GOALS, POLICIES AND IMPLEMENTATION MEASURES

Over the years the City has, through formally adopted goals and policies, dealt with constantly changing situations, establishing a land use planning program. The following goals and policies include all such actions and correspond directly to the implementation measures listed in Chapter IV.

Goal 1 - TO MAINTAIN AN UP-TO-DATE LAND USE ELEMENT OF THE GENERAL PLAN AND TO ENSURE COMPATIBILITY WITH THE ZONING AND SUBDIVISION ORDINANCES.

The Land Use Element is closely related to zoning within the City and governs the future zoning of land outside the City. It is necessary that this element be kept current with changing trends although changes should not be so frequent and sweeping that the element is no longer useful as a future planning tool. The Land Use Element should be a general picture of what the future Riverbank will look like and any changes should be made with this in mind.

Policy 1a: A comprehensive review of the Land Use Element will be made at least every 5 years to ensure that it remains responsive to changing conditions.

Implementation Measure

1. A comprehensive review of the Land Use Element will be conducted no later than 1991.

Policy 1b: Amendments may be considered more often if conditions warrant but shall not be made more often than four times a year for each element.

Implementation Measure

1. Amendments to the Land Use Element of the General Plan shall be considered at the March, July and November Planning Commission meetings with a fourth meeting to be reserved for City-initiated amendments.

Policy 1c: All development applications shall be reviewed to ensure consistency with the Riverbank General Plan.

Implementation Measures

1. Requested amendments to the Zoning Ordinance, either to the text or by rezoning property, shall be reviewed for compliance with the General Plan.

2. Proposed annexations shall be carefully reviewed for compliance with the goals and policies of this element.
3. Zoning and general plan designations shall be consistent. No rezoning applications will be accepted unless the proposed zone is consistent with the general plan designation.

Goal II - TO ENCOURAGE ORDERLY URBAN DEVELOPMENT WITHIN THE RIVERBANK SPHERE OF INFLUENCE.

The Land Use Element should be used as the main guideline for future extensions of the City Limits. It provides guidance as to how areas will be developed. As vacant land within the City is developed, additional land within the sphere of influence and contiguous to the City Limits should be annexed to provide adequate, but not excessive, vacant land for all types of land uses.

Policy 2a: Only land contiguous to the City limits shall be annexed and then only if it creates a logical city boundary with no county islands.

Implementation Measure

1. Proposed annexations shall be carefully reviewed for compliance with the goals and policies of this element.

Policy 2b: The City shall consider whether or not there is a sufficient inventory of land for a variety of potential land uses when it reviews annexation requests.

Implementation Measure

1. An inventory of vacant land by type shall be maintained by the Planning Director and used to (a) evaluate proposed annexations and (b) ensure an adequate supply of vacant land by type.

Policy 2c: The City supports Stanislaus County's Urban Transition concept which provides for input from the City prior to granting permits within the City's sphere of influence. Specifically, the City shall discourage land use activities in the unincorporated territory within the sphere of influence which could interfere with the implementation of the general plan.

Implementation Measure

1. When referrals are received from the County on planning matters within the Sphere of Influence,

the Planning Commission shall review the proposal and respond.

Policy 2d: Large, undeveloped commercial areas shall be preserved to provide needed commercial development as required.

Implementation Measure

1. Large, undeveloped commercial uses shall be zoned PD (Planned Development) in order to develop into commercial uses. The area currently designated for this type of zoning is along Patterson Road from Jackson Avenue to the ultimate city limits and on the north side of Patterson Road between Claus Road and Central Avenue.

Policy 2e: All land shall be rezoned consistent with the General Plan designation prior to annexation.

Implementation Measure

1. Any requests for annexation shall be accompanied by a rezoning application.

Goal III - TO MAINTAIN THE EXISTING CENTRAL BUSINESS DISTRICT AND OTHER CENTRALIZED COMMERCIAL AREAS AS THE FOCUS OF RETAIL ACTIVITY.

It is the City's desire that the Central Business District (CBD) be preserved from deterioration. In addition, the City has determined that the area along Highway 108 on the north side of Patterson Road between Claus Road Central Avenue are appropriate locations for commercial development.

Policy 3a: Generally, commercial uses should be encouraged downtown; along Highway 108 from Claus Road to the western City Limits and on the north side of Patterson Road between Claus Road and Central Avenue.

Policy 3b: The commercial areas designated in this element are clearly defined and encroachment of non-compatible uses into this area should be prevented.

Implementation Measure

1. The Zoning Ordinance shall be maintained so that residential uses in Commercial zones require a use permit.

Policy 3c: Leapfrog commercial areas on the fringe of the sphere of influence should be discouraged.

Policy 3d: Any proposed redevelopment plan should include measures for preserving and upgrading the downtown area.

Goal IV - TO MINIMIZE POTENTIAL CONFLICTS BETWEEN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL LAND USES.

Conflicts between various types of land uses are the basis for having zoning as a means of protecting property rights. A large industrial plant, for instance, is generally not compatible with a residential development. The industrial plant feels constrained in what it wants to do because of public opinion and the residential area complains about the noise, odor, traffic, etc., associated with the plant. The General Plan, aided by the zoning, can help this situation.

Policy 4a: Generally, higher density residential uses should be encouraged near the Central Business District and other commercial development, to meet the needs of those who wish to live close to commercial services and amenities.

Implementation Measure

1. Areas near the downtown shall be designated for Medium to High Density Residential uses.

Policy 4b: Whenever possible, industrial uses shall be located on rail lines and not adjacent to residential areas.

Implementation Measure

1. Land along the Santa Fe Railway shall be designated Industrial.

Policy 4c: The zoning ordinance shall clearly delineate residential, commercial, and industrial zones and generally shall not allow mixing residential uses with commercial and industrial uses.

Implementation Measure

1. The Zoning Ordinance shall be maintained so that residential uses in Commercial zones require a use permit.

Policy 4d: High density residential shall be located in areas already zoned for high density development. Additional land shall be designated along the west

side of Roselle Avenue, north of Morrill Road and on the north side of Minnear, between Claus Road and Townsend Avenue.

Goal V - TO ENCOURAGE A DIVERSIFIED ECONOMIC BASE TO PROVIDE VARIED JOB OPPORTUNITIES AND PROTECT THE ECONOMIC STABILITY OF THE COMMUNITY.

Riverbank is gradually expanding its employment opportunities. Major employers include Contadina Foods, Carnation Can, Norris Industries, Thunderbolt Wood Treating, Monschein Cabinets, and Dura Bilt Truss. Cheese processing, construction, trucking, meat deboning, laminating, and health care are other major employers. Although many of these are agriculturally oriented many of them are non-agricultural in nature. This trend should be encouraged.

Policy 5a: The City will provide, through zoning, a variety of commercial and industrial zoned land to provide adequate choice.

Policy 5b: To the extent possible, the City will ensure that public facilities are available to commercial and industrial land so that timely development can occur.

Implementation Measure

1. Development fees, including sewer district, storm drainage district and park-in-lieu fees, shall be reviewed as necessary (but at least annually) to ensure they reflect current requirements.

Policy 5c: The City shall cooperate with the Chamber of Commerce and the Stanislaus County Economic Development Corporation in trying to attract new businesses to Riverbank as well as to encourage the retention and expansion of existing businesses.

Goal VI - TO PROVIDE A FULL RANGE OF PUBLIC SERVICES AND FACILITIES FOR ALL AREAS OF THE COMMUNITY.

In order to be able to accomplish many of the goals listed above, adequate public facilities, including sewer, water, storm drainage, streets, and parks are needed. Public services and facilities should be equally provided to all citizens while remaining within the fiscal restraints imposed on the City.

Policy 6a: Public facilities should be extended in a planned, orderly manner.

Policy 6b: A three year Capital Improvement Program shall be adopted and reviewed annually so that major public improvement programs are planned and an overall view can be obtained of the direction the City is taking.

Implementation Measure

1. The Planning Commission shall annually review the Capital Improvement Program for consistency with the General Plan. The CIP should provide for extension of public facilities as necessary.

Policy 6c: Growth should occur only as public facilities are available to serve it.

Policy 6d: Capital costs of new development, including necessary public facility extensions shall be paid by the developers. Generally, this is accomplished by the payment of Storm Drainage Plan fees, Sewer Service Area Plan fees and Park-in-Lieu fees described in the Subdivision Ordinance.

Policy 6e: Development fees shall be reviewed as necessary (but at least annually) and updated to provide an accurate, current picture of the cost of development.

Implementation Measure

1. Development fees, including sewer district, storm drainage district and park-in-lieu fees, shall be reviewed as necessary (but at least annually) to ensure they reflect current requirements.

GOAL VII - TO ENHANCE AND MAINTAIN THE QUALITY OF LIFE IN RIVERBANK AND TO ENCOURAGE A COMMUNITY IDENTITY AND A PRIDE IN THAT IDENTITY.

Riverbank is a small city where individual citizens feel a part of a single community. This feeling should be encouraged so residents feel they have control over how their community develops. Development that occurs should be attractive so that a pride in community is fostered.

Policy 7a: Residential annexations to the City of Riverbank, for properties lying East of Old Oakdale Road, should be supported only for land within the Riverbank School District so that all children residing in the City of Riverbank are given the opportunity to attend Riverbank schools.

Implementation Measure

1. Proposed annexations or subdivisions should not be approved unless the land to be annexed or subdivided is within the Riverbank Elementary School District.

Policy 7b: The 'entrance' to the City from the west shall be designated Planned Development Commercial so that the attractiveness of development along this section of Patterson Road is assured.

Policy 7c: All areas annexed to the City of Riverbank or newly developed within the City should have Riverbank addresses and be served by the Riverbank Post Office.

Policy 7d: Future growth should occur at an overall density within the sphere of influence of 4.63 units per gross acre which is consistent with the current development within the City.

CHAPTER 3

LAND USE PLAN

In order to accomplish the goals, policies and implementation measures presented in Chapter II, the General Plan designations listed below and the map entitled "1986 General Plan Land Use Element " have been adopted. Development of the sphere of influence area consistent with these designations would result in land use as shown in Table II.

A. GENERAL PLAN DESIGNATIONS

The map includes designations for seven types of land use. The descriptions of these designations and appropriate locations for each are given below.

1. Low to Medium Density Residential. The low to medium density residential designation can be found in areas of predominantly single family homes and duplexes or where these residential types are proposed as appropriate. Most of the city and area within the Sphere of Influence is designated low to medium density residential. The maximum allowable building intensity in this designation is 12 dwelling units per net acre which makes the maximum population density approximately 36-42 persons per net acre. Appropriate zones within this designation consist of R-1 (Single Family Residential), R-2 (Duplex Residential, and PD (Planned Development) when the latter is for residential purposes and does not exceed the maximum permissible density for this designation.
2. Medium to High Density Residential. The medium to high density residential designation can be found along some major traffic corridors (i.e. Patterson Road, Claus Road, etc.) or as a buffer between low density residential districts and commercial or industrial designations. This designation can also be found in the area north of Patterson Road between Eighth Street and Claus Road. The maximum building intensity allowed in this designation is 20 dwelling units per net acre which makes the maximum population density approximately 60-70 persons per net acre. Appropriate zones within this designation include R-2 (Duplex Residential), R-3 (Multiple Family Residential) and PD (Planned Development) when the latter is for uses allowed in the above zoning districts and does not exceed the maximum permissible density for this designation.

3. Commercial. Land designated for commercial purposes is located in the Central Business District, along Highway 108, and on both sides of Oakdale Road south of Patterson Road. A small amount is also located along Patterson Road between Callander and Roselle Avenues in recognition of existing commercial uses. Maximum residential building intensity allowed in this designation is 20 dwelling units per net acre which results in a maximum population density of 60-70 persons per net acre. Building intensity for uses other than residential are governed by the Zoning Ordinance of the City of Riverbank. Appropriate zones within the Commercial designation include C-1 (Neighborhood Commercial), C-2 (General Commercial), CM (Commercial Industrial) and PD (Planned Development) when the latter is for uses allowed in the above zoning districts and does not exceed the maximum permissible density for this designation.
4. Planned Development Commercial. Land which is designated Planned Development Commercial is located along Highway 108 and may be zoned any of the zoning districts in the Riverbank City Code. However, in order to develop the property for commercial purposes (regardless of whether the zoning allows commercial or not) the property must be rezoned to Planned Development. This designation exists in largely undeveloped areas planned for commercial development to ensure the quality of development. Residential uses are not considered consistent with the designation. Building intensity is governed by the Zoning Ordinance and Building Code.
5. Industrial. Land designated for industrial purposes is located along the railroad tracks between Roselle and Terminal Avenues in addition to the Contadina Cannery (off Callander), Norris Industries (northeast corner of Claribel and Claus) and several blocks just southwest of downtown. Maximum density allowed in this designation is 20 dwelling units per net acre. Building intensity is governed by the Zoning Ordinance and the Building Code. Appropriate zones within the industrial designation include CM (Commercial Industrial), M-1 (Light Industrial), M-2 (Heavy Industrial) and PD (Planned Development) when the latter is for uses permitted in the above zones and does not exceed the maximum permissible density for this designation.
6. Parks. Land designated for park purposes is scattered throughout the City and includes both existing parks and proposed parks. This designation is based solely on the information presented in the "Open Space, Recreation, and Conservation Element" of this General Plan. Any of the zoning districts in the Riverbank City Code is considered appropriate for this designation.

7. Public and Quasi-Public Buildings. Throughout the city are various public and quasi-public buildings that are shown under this designation. These buildings include schools libraries, city hall, etc. Appropriate zones for this designation would be any of the zoning districts in the Riverbank City Code.
8. Reserve. This designation is intended for areas within the City's sphere of influence for which no specific land use designation is proposed. The only zoning district which is considered consistent would be the PD district which permits individual review of proposed uses.

B. PROJECTED LAND USE

The designations listed in Section A above can be found on the Land Use Element Map of the City. In terms of zoning the 7 designations can be reduced to four types (1) Low to Medium Density Residential, (2) Medium to High Density Residential, (3) Commercial, and (4) Industrial. The present city limits lacks a balance between some of these designations. For example, it is commonly acknowledged that we have a scarcity of rental housing. Although some of the inequities perceived with respect to high density zoning have been eliminated, additional land for this use will be needed in the future. Table II divides the acreage in the City and outside the City by land use type.

TABLE I
LAND USE - EXISTING AND PROPOSED

Use Classification	In City		In County		Total	
	Acres	%	Acres	%	Acres	%
Low to Medium Density Residential	663	58.0	833	62.5	1496	60.4
Medium to High Density Residential	139	12.2	33	2.5	172	7.0
Commercial	110	9.6	82	6.2	192	7.8
Industrial	231	20.2	384	28.8	615	24.8
TOTAL	1143	100.0	1332	100.0	2475	100.0

SAFETY AND SEISMIC SAFETY ELEMENT

SAFETY AND SEISMIC SAFETY ELEMENT
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SAFETY AND SEISMIC SAFETY ELEMENT

Chapter I Introduction

The State of California requires that two of the nine mandated elements of the General Plan be safety and seismic safety. The specific requirements of these elements are listed below. Since they are very similar and overlap somewhat they are being combined into one element for the City of Riverbank.

Government Code Section 65302(i) requires a safety element "for the protection of the community from fires and geologic hazards including features necessary for such protection as evacuation routes, peak load water supply requirements, minimum road widths, clearances around structures, and geologic hazard mapping in areas of known geologic hazards."

Government Code Section 65302(F) requires a seismic safety element "consisting of an identification and appraisal of seismic hazards such as susceptibility to surface ruptures from faulting, to ground shaking, to ground failures, or to effects of seismically induced waves such as tsunamis and seiches.

"The seismic safety element shall also include an appraisal of mudslides, landslides, and slope stability as necessary geologic hazards that must be considered simultaneously with other hazards such as possible surface ruptures from faulting, ground shaking, ground failure and seismically induced waves."

Most of these topics will be covered in this element. There are no known faults near Riverbank so hazards from earthquake activity would be limited to ground shaking, and inundation from dams upriver from the City. No seismically induced waves are expected since there are no large bodies of water. There is no history of land subsidence anywhere in the County. According to information provided by the Stanislaus County Office of Emergency Services (see Appendix I) there is no danger of flooding within the City of Riverbank.

The Atchison, Topeka and Santa Fe Railroad runs through the center of town. The trains roll through quickly and often without stopping. These trains may carry a variety of cargo including toxics, munitions and poisons. An accident could present a danger to the City which we cannot prevent. All that can be done is to be prepared in case something happens. The remaining topics will be discussed in Chapter III and a plan devised.

CHAPTER II

Goals and Objections

The first chapter of this element describes the requirements of State Law with respect to Safety and Seismic Safety Elements. This chapter shall discuss goals, while the remainder of the element sets policies and describes proposed implementation measures.

- GOAL I TO BE PREPARED FOR ANY EMERGENCY including earthquakes, dam failures, fires, and hazardous substance accidents. Plans are now being made with the County for doing much of this.
- GOAL II TO PROVIDE SAFE BUILDINGS FOR PEOPLE TO OCCUPY in the City of Riverbank. The City adopted Uniform Building Code and Fire Code dictates the manner in which this shall be accomplished.
- GOAL III TO PROVIDE ADEQUATE DISTANCES BETWEEN BUILDINGS FOR FIRE SAFETY.
- GOAL IV TO PROVIDE ADEQUATE ACCESS FOR FIRE FIGHTING AND OTHER EMERGENCY EQUIPMENT.

CHAPTER III

Safety and Seismic Safety Plan

A. EARTHQUAKES

Common to both the safety and seismic safety elements is the emphasis on earthquakes and the damage they can do. According to the Office of Emergency Services, "there are four Pre-Quaternary faults (older than two million years with no indication of recent displacement) in or near Stanislaus County. Telsa and Ortigalita faults are 26 miles west of Riverbank in the Westside Hills. Bear Mountain Fault Zone is 25 miles east of Riverbank in Tuolumne and Calaveras Counties. Melones Fault Zone is 30 miles east of Riverbank in Tuolumne and Calvareras Counties.

"The Calavares and Hayward Faults are major Quaternary faults (generally, no evidence of recent displacement but clearly recognized by terrain features) are located 53 miles west of Riverbank in Santa Clara County. Fault creep slippage has been observed in portions of both of these faults. In other words, portions of these faults are stable where other portions are not.

"The San Andreas Fault (California's major fault) is much like the Calavares and Hayward faults. The difference being, there is indication of recent movement its entire length. This fault is located approximately 60 miles west of Riverbank in Santa Clara and Santa Cruz Counties." (See Appendix I)

Although it is not expected that there would be any surface ruptures resulting from an earthquake, ground shaking could cause significant problems in the Riverbank area. A major quake (8 or above on the Richter Scale) caused by one of the above faults could cause a Richter reading of 6 or even 7 in the Riverbank area. This would result in damage to buildings and under ground utilities. In addition, landslides along the bluff of the Stanislaus River could occur. Although these occurances will affect some people a more far-reaching problem would be if one of the Stanislaus River dams failed.

Failure of Tullock Dam would not have a great affect on the City. Only a small area on the south side of the river around Orange Avenue would flood. More importantly the sewer plant would probably flood out. Failure of New Melones Dam would have a significant impact on the City. Within 2½ hours from dam failure water would begin to flood the City as well as most of the northern part of the County including

CHAPTER IV

Specific Implementation Measures

The preceeding Chapter sets down plans and policies to be followed by the City of Riverbank with respect to Safety and Seismic Safety. Implementing these plans and policies requires specific actions. Some of these actions can take place now, other are on-going responsibility, some are done periodically and still others only when the need arises.

1. The City of Riverbank shall hold periodic training sessions/mock disaster drills to aid key personnel in being prepared for disasters. (Policies A-1 and A-2)

2. The City of Riverbank shall allow personnel to take classes in disaster preparedness whenever time and funds permit. (Policy A-2)

3. Investiage obtaining some barricades and hazardous material detectors such as a geiger counter, to aid emergency personnel in dealing with emergencies. (Policy A-3)

4. The Zoning Ordinance shall be monitored to insure that adequate setbacks are provided for fire safety. (Policies B-1, B-3 and B-4)

5. Any amendments to the Circulation Element shall take into consideration access of emergency vehicles. (Policy B-3)

6. All development requests will be referred to the Fire Department for comment. (Policy B-4)

7. Whenever possible the Capital Improvement Plan shall include improvements to the water system. (Policy B-5)

Modesto. The flooding would crest at about 5-10 feet in downtown Riverbank. If this were to occur, evacuation should be to the southeast toward higher ground. The primary evacuation routes would be Terminal/Santa Fe and Claus towards Empire and Waterford.

Most of the policies needed for response to earthquakes are currently in place and being practiced. They are, nevertheless, listed below.

Policy A-1: the City of Riverbank shall work closely with the Stanislaus County Office of Emergency Services to complete an Emergency Plan for the City. (Goal 1)

Policy A-2: the City of Riverbank shall, to the extent feasible, train its personnel in disaster preparedness. (Goal 1)

Policy A-3: provide, to the extent feasible, the tools for dealing with emergencies. (Goal 1)

B. FIRES

Generally fires are no more of a problem in the City of Riverbank than in any other community. The Riverbank Fire Department enforces the Uniform Fire Code on new buildings and does periodic inspections of existing buildings. The highest structure which could be built in the City is 6 stories high and residential buildings can be only 3 stories high. A ladder could reach all residential buildings and more than half of the permitted 6 story buildings. The Fire Departments ladder will go 50 feet and the 6 story building cannot exceed 70 feet in height. The remaining portions of the building would be protected by sprinklers. Sprinklers are, according to the Fire Chief, about 96% effective. Although still somewhat inadequate, the supply of water for fighting fires has improved a lot over the past few years. The City currently has a Class 6 fire rating.

Some existing uses cause the Fire Chief concern as possible fire hazards. Some of the older residential buildings (e.g. the Snyder Apartments) are in such a poor condition that they could easily burn. They are not a danger to other buildings but would likely be completely gone if a fire of any magnitude began. The older commercial buildings downtown could also be hazardous. Some of these buildings have common attics. If one of the stores caught fire, the whole block could go. Both the ammo plant and the can plant have propane tanks that could be dangerous. In addition the can plant has stored barrels of solvent, lacquer and methyl ethyl ketone at the rear of their property. These uses are not doing anything illegal.

The ammo plant and can plant meet the codes pertaining to the explosive substances they have but the fact that they exist and that accidents do occur make them at least potentially dangerous.

The City already has many preventive policies in place. The streets, particularly in the downtown area, are exceptionally wide (80-100 feet). Elsewhere in the City a system of collectors and major roads provide 60-100 foot wide roads throughout the City at fairly frequent intervals. These street widths do two things. First, in case of earthquake, rubble from falling buildings will probably not completely block the streets. Emergency vehicles should still be able to maneuver. All subdivisions and other major development projects are referred to the Fire Department for comment. During the past 3-4 years the Planning Commission has without fail conditioned approval of these projects on the Fire Departments requirements. Second, the width of streets could prevent fires from spreading. Although setbacks and fire walls are the most common means of controlling spreading fires, wide streets could be helpful in major fires.

As mentioned above, the Zoning Ordinance requires setbacks in many areas. When setbacks are not required, the Building Code requires fire walls of 1, 2 or 4 hours separation. These setbacks are typical of other jurisdiction's requirements. The Zoning Ordinance also attempts to segregate industrial uses such as the can plant which are likely to have larger amounts of flammable substances from residential uses. This reduces the number of people that might be in danger.

The Fire Chief felt that other than the current cooperation between the fire and planning department, there were only three things that the the City could do to help him. First, the City could continue to improve the water supply and thus the fire flows. This might help with the City's rating. Second, gas standby pumps such as those on the River Heights and Pioneer Park wells could be added to all City wells. This would prevent interruption of water service in the case of blackouts. Third, the City could consider requiring that roofing material that is noncombustible. (i.e. not shakes or shingles). He feels this is particularly important on large complexes. but the Building Code requires this anyway. Certainly the City should continue improving its water system including the possible addition of standby gas pumps on all wells. This will probably take a considerable amount of time since finances are limited. Although the suggestion regarding noncombustible materials can be implemented on large development. It is not practical or potentially feasible on single family homes.

Policy B-1: the City of Riverbank shall continue to enforce the Fire and Building Codes. (Goal 2)

Policy B-2: the City of Riverbank shall maintain adequate space between buildings through the Zoning Ordinance and Building Code to provide for fire safety. (Goal 3)

Policy B-3: the City of Riverbank shall maintain a road system that provides adequate access for emergency equipment. (Goal 4)

Policy B-4: the City of Riverbank will condition major developments such as subdivisions and planned developments, to meet recommendations of the Riverbank Fire Department. (Goal 2,3,4)

Policy B-5: the City of Riverbank will continue to improve, when feasible, the water system of the City.

C. HAZARDOUS SUBSTANCES

At least three industrial plants in or near the City of Riverbank have hazardous substances. The cheese plants in downtown Riverbank produce whey which can cause problems to the sewer plant and lines if spilled. This happens occasionally and while a minor spill can be handled, a major spill could cause problems at the sewer plant.

Thunderbolt Wood Treatment Plant has many hazardous chemicals which, if spilled, can pollute the groundwater. The plant is well run and there is very little chance of any spill reaching the ground let alone the groundwater. Nearby water wells are constantly monitored and no problem has ever occurred.

The third potential problem area is the Contadina Cannery. Chlorine is stored on the property. The plant meets all of the regulations for storing the chlorine but accidents can happen. An accident with the chlorine could cause a harmful vapor cloud and require evacuation of a portion of the town.

All of these potential problems are currently under control and no further restrictions are needed. The plants meet the safety requirements and/or are monitored to ensure compliance. Nothing else is within the City's ability control.



Stanislaus County

Office of Emergency Services

1100 H Street

P.O. Box 233
Modesto, Ca. 95353
(209) 526-6453
STI

APPENDIX I

August 20, 1982

Memo to: Pam Carder, Planning Department

From: James A. Martin, Deputy Director *JAM*

Subject: Hazard Study Information

RECEIVED
AUG 21 1982
STANISLAUS COUNTY
PLANNING COMMISSION

The following are responses to your questions, individually and in the order you ask them:

1. a. Faults

There are four Pre-Quaternary faults (older than two million years with no indication of recent displacement) in or near Stanislaus County. Telsa and Ortigalita faults are 26 miles west of Riverbank in the Westside Hills. Bear Mountain Fault Zone is 24 miles east of Riverbank in Tuolumne and Calaveras Counties. Melones Fault Zone is 30 miles east of Riverbank in Tuolumne and Calaveras Counties.

The Calaveras and Hayward Faults are major Quaternary faults (generally, no evidence of recent displacement but clearly recognized by terrain features) are located 53 miles west of Riverbank in Santa Clara County. Fault creep slippage has been observed in portions of both of these faults. In other words, portions of these faults are stable where other portions are not.

The San Andreas Fault (California's major fault) is much like the Calaveras and Hayward faults. The difference being, there is indication of recent movement its' entire length. This fault is located approximately 60 miles west of Riverbank in Santa Clara and Santa Cruz Counties.

It should be noted that all the faults mentioned above run northwest to southeast and are not limited to the adjacent counties mentioned.

1. b. Ground shaking:

It is not anticipated that an earthquake would occur in Stanislaus County. However, a major quake (8 or above on Richter Scale) in our adjacent counties could possibly cause our county to feel shakings in the 6 or even 7 reading. Shaking of this magnitude could cause some severe damage in the city of Riverbank, particularly in some of the older buildings that have more than one story and in the underground utilities.

c. Possibility of landslides:

The only impact I could see to the soil would be some possible slippage along the bluff on the south bank of the Stanislaus River. It could just possibly break up or loosen some of the subsurface hardpan deposits in and around the city. Its like concrete, you know.

2. Inundation due to dam failure:

- a. Tulloch Dam: Failure of this dam would not have too great an impact on the city. Some of the area near Orange Avenue would have water. I doubt that it would come up to Riverside Drive just south of Orange. The determining factor would be the capacity of the lake at time of failure. Jacob Meyer Park and the sewer plant on the north side would most likely wash out. That's a problem to deal with.

Melones Dam: Should this dam fail, the county has real problems. The entire city of Riverbank would have water. I would estimate that it will take approximately $2\frac{1}{2}$ hours for the water to get to the city. The inundation maps indicate 5 to 10 feet of water at City Hall. I should note at this time, you would not see a 5-10 foot head of water coming down on the city. The water would be moving at approximately 5 miles per hour, crest at 5-10 feet and begin subsiding almost as rapidly as it comes in. When the dam has emptied, there is no more.

- b. Evacuation routes out of town would be south. Primarily using Claus and Terminal/Santa Fe. Residents would be told not to go to Modesto for it will flood. Also, they would want to go toward Empire and Waterford.

3. Land subsidence:

In discussions I have had with Public Works engineering people, no one has ever heard of any problem of this type, anywhere in the county. Further, they do not expect that there will be any problems in the future.

4. History of flooding:

The Stanislaus River has had a history of flooding in the past. However, even during it's worst stages, the city of Riverbank was not effected, other than the bridge that crosses the river. That bridge has been replaced and the problem has been corrected. The Federal Flood Insurance maps depict the 100 year flood boundary and shows no threat to the city. Further, with the construction of Tulloch and Melones dams, flooding along the Stanislaus should remain a thing of the past.

5. Emergency Plans:

I would be less than honest if I said emergency preparedness in this county was adequate at this time. Progress is being made daily toward that end, but a lot has to be done.

Basic emergency plans are now in the development stages, identifying duties and responsibilities of key officials in time of disaster.

Each contingency must be addressed individually, a warning system must be developed, (I have completed a survey to identify existing assets to be used in that warning system) Emergency Broadcast system has been developed and is operational, county-wide communications must be improved, evacuation plans for each city must be developed. I could go on. The most important ingredient of all these plans is to educate the public.

We will accomplish all these plans, but it will require time and the cooperation and support of every last citizen in the county to make it work.

JAM:sr

CIRCULATION ELEMENT
CITY OF RIVERBANK

November 1987

CIRCULATION ELEMENT

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CHAPTER I INTRODUCTION

Government Code Section 65302(b) requires "a circulation element consisting of the general location and extent of existing and proposed major thoroughfares, transportation routes, terminals, and other local public utilities and facilities, all correlated with the land use element of the plan". The guidelines adopted by the State Office of Planning and Research to implement Section 65304 (b) states that "the circulation element should cover the following to the extent that they pertain to the community:

- * Streets and highways
- * Parking facilities
- * Transit and rapid transit
- * Railroads
- * Paratransit (e.g. jitneys, carpooling, and taxi service)
- * Bicycle and pedestrian facilities
- * Commercial, general, and military airports, and
- * Navigable waterways, harbors (deep-draft and small boat), and terminals

Most of these areas will be covered in the City of Riverbank Circulation Element. The only subject with no possible connection to the City would be navigable waterways, harbors and terminals.

Vehicle Registration

Motorized vehicle registration has been increasing even faster than the population. Historical data on vehicle registration is only available back to 1965 on a County-wide basis. From 1965 to 1980 vehicle registration increased by 90.5 % while County-wide population increased by only 51.2%. The result is that the number of vehicles per person has increased from 0.605 vehicles per person in 1965 to 0.763 in 1980. If this trend were to continue, the number of vehicles would exceed the number of people in the County by the year 2000. This assumes that the growth rate of both population and registered vehicles will remain constant. This is difficult to predict. From 1965 to 1980, the percentage increase every five years became further and further apart. From 1965 to 1970 the percentage increase of vehicles was 15.8% while the increase of population was 10.6%, a difference of 5.2%. In 1980, the increase of vehicles since 1975 was 33.5% while population had only increased 18.3%, a difference of 15.2%. Yet from 1980 to 1987, vehicles increased by 23.5% while population increased by 20.6%, a difference of only 2.9%.

TABLE I

Vehicle Registration vs. Population
Stanislaus County

<u>Year</u>	<u>Vehicles</u>	<u>% Increase</u>	<u>Population</u>	<u>% Increase</u>	<u>Vehicles/Person</u>
1965	106,472		175,900		0.605
1970	123,295	15.8%	195,506	10.6%	0.634
1975	151,888	23.2%	224,709	15.5%	0.676
1980	202,797	33.5%	265,902	18.3%	0.763
1987	250,431	23.5%	320,645	20.6%	0.781

No specific information exists on the number of households that have unmet transportation. Information from the 1970 and 1975 Census' did not deal with the subject. The 1980 information only informs us that 126 people in the City have a public transportation disability. Whether or not these people have alternate forms of transportation is not known. It could be logically assumed that some of these or other households in the community have unmet transportation needs. Providing for these needs may not be reasonably met nor economically feasible. Since most of the people who have problems with public transportation are elderly (115 of the 126 people), the City and County provided, on a trail basis, a dial-a-ride program for senior citizens in Riverbank. The demand was not great enough to warrant continuation of the service.

Accident History

During the last update of the Circulation Element in 1981, there had been 144 accidents in the preceding 12 months. As indicated at that time, these accidents were pretty well spread out throughout the City although most of them occurred along the Highway. This is still the case. In 1986, there were 146 accidents, 55 of which were along the Highway. The others were scattered throughout the City with no special pattern standing out. Discussions with the Police Department indicate they feel the worst problem is along the highway but that there is not anything that can be done about it through policies, etc. in the Circulation Element.

CHAPTER II

CIRCULATION PLAN

Transportation throughout an area can be accomplished by many different means. These means include airplanes, helicopters, cars, trucks, motorcycles, bicycles, buses, trains, boats, rapid transit (such as BART), and feet (walking). Airplanes and helicopters generally use airports and heliports; trains use railroad tracks; boats use water; and rapid transit facilities use specialized tunnels, tracks, etc. The remainder of the means of transportation (cars, trucks, motorcycles, bicycles, buses and feet) generally use the street and highway system although bicycle and pedestrian facilities are sometimes separate.

In the introduction, eight areas to be studied were mentioned. These include streets and highways, parking facilities, transit and rapid transit, railroads, paratransit, bicycle and pedestrian facilities, airports, and waterways. The latter will not be discussed as it is not applicable. The remainder of the items are all connected to streets and highways either by virtue of using them for travel or as connectors. Streets and highways shall be discussed last in order to provide a relationship between the other types of transportation.

On a regional basis the City is rather centrally located. Although not on Highway 99 or 5 (the major north-south highways), it is situated on Highway 108 providing access to the Sierra Nevada mountains. It is also on the main route from Modesto to Oakdale. Although the City has easy access to air and bus service, no such facilities are actually located in the City. As discussed, the City does have an Amtrack station providing convenient rail service.

Railroads

The Atchison, Topeka and Santa Fe Railroad runs on a northwest to southeast direction through the center of town. Approximately 14-20 trains a day run through the town on the main tracks with about one a day on the spurs along Townsend Avenue and along Patterson Road. The northern Amtrak station in Stanislaus County is located in Riverbank on Talbot Avenue. Two southbound trains (one morning, one evening) and two northbound trains (one morning and one evening) stop in Riverbank every day. In addition to passenger trains and through trains, the railroad serves the ammunition plant at Claus and Claribel Roads with a spur along Townsend Avenue. The Contadina Can Plant and Cannery are located adjacent to the main line and are served by it. A line branches off from the main line and runs along Patterson Road towards Oakdale.

With only four trains a day out of 14-20 total being passenger trains it is obvious that most of the trains used are for transporting goods. Most of the City's industrial zoning can be found along the railroad tracks in anticipation of new development making use of this means of transporting their goods.

As the rails continue north, they go as far as Stockton, turning west to San Francisco at that point. From San Francisco a person can continue north or go east through Sacramento, Reno, etc. One can also go to the south to Los Angeles from San Francisco and then south or east from there. From Riverbank a person can only go as far as Bakersfield by train. Connections can be made by bus from Bakersfield to Los Angeles.

It is anticipated that the land on both sides of the railroad tracks will develop with industrial uses and the Land Use Element of the General Plan reflects this circumstance. The railroad has indicated its willingness to serve future industrial uses in this area.

The Amtrak station in Riverbank has been the subject for some controversy over the years. Since Amtrack uses the Santa Fe lines, the logical place for a station would be in Riverbank, Empire, Hughson or Denair. Stations now exist in both Riverbank and Denair. Modesto has been lobbying to move the station and the route to the tracks which traverse Modesto. The rationale is that connections would be much easier to make and usage of the train would increase. The City has opposed relocation of the depot outside the Riverbank area and should continue to do so.

Transit and Rapid Transit

The City of Riverbank is currently served by the Modesto-Riverbank-Oakdale Transit System run by Storer Transportation. Five round trips a day are made between Modesto and Oakdale. Further transit improvements for inter-city transportation would not be cost effective until the City begins to approach the 20,000 figure.

A few years ago the County, at the request of some of the citizens in Riverbank began a dial-a-ride service for the City of Riverbank. The service was available to elderly and handicapped persons. A trial period indicated that there was not enough usage to warrant continuance.

In January, 1987 the County began a Central Dial-a-Ride service which serves all of the cities in the County except Newman and Patterson. The service is available on Monday, Wednesday and Friday of each week usually during normal working hours. In order to use the dial-a-ride, a person must initially fill out

and return a form for the transit company to keep on file. Door to door service is available but reservations must be made at least 24 hours in advance and scheduling may require that a person be transported slightly earlier or later than they might wish. The system was funded for a 6 month trial period which has been extended until the end of 1987. According to the transit coordinator for the county, the service is likely to continue after that date unless unexpected problems surface.

Although no Greyhound or Trailways facilities exist in the City such services are available in Modesto. Buses depart from that location regularly going north, south and west. Easterly bound buses usually leave from Los Angeles, Bakersfield or Sacramento.

In an area as spread out and rural as Stanislaus County a rapid transit system has not been discussed much until recent changes in the commuting pattern from the Bay Area have occurred. With the influx of bay area workers to the valley, discussions are taking place about the possibility of extending some sort of rapid transit system, presumably BART, over the hills to Tracy.

Paratransit

The term paratransit includes such means of transportation as jitney's, carpooling, vanpooling, and taxi service. there is basically not jitney service in Stanislaus County, and, as far as we know, very little vanpooling. What vanpooling exists is used by commuters to the bay area. Taxi service is only available through a Modesto taxi service, nothing is local.

Carpooling became more popular in the County during the early 1980's with the higher gas prices. The County Planning Department coordinated ridesharing through a computerized system which was available to anyone in the County. Inter-county linkages were possible through cooperation with Caltrans. More recent changes have shifted the coordination duties to Caltrans and now to SAAG.

Airports

There are three airports within 25 miles of Riverbank. The Modesto City-County Airport (Harry Sham Field) is approximately 7-8 miles south of Riverbank and is open to general aviation as well as supplying commercial air service. The Stockton Airport is approximately 25 miles northwest of the City and also provides commercial air service and is open to general aviation. The Oakdale Airport, a publicly owned airport approximately 7-8 miles east of Riverbank, provides service for general aviation only. These airports combined with the San Francisco Airport

about 90 miles to the west serve the needs of the City of Riverbank and should be adequate for the foreseeable future.

Parking Facilities

Existing parking facilities include a City parking lot at the corner of Stanislaus and Third Streets and individual, privately owned parking provided in connection with a specific business. Street parking is usually parallel parking although throughout the downtown business area and around the Community Center, diagonal parking is allowed.

The existing facilities appear to be adequate. There are usually parking spaces within 100 feet of the business to which a person wishes to go. With the exception of major activities like the Cheese and Wine Festival, parking is always available within a block of a persons's destination. The only real problem with existing parking facilities is the hazards of diagonal parking. The City Council has attempted to eliminate much of this diagonal parking, especially in the residential areas, but the residents in the City were very vocal in their opposition to this move. It is unlikely that there will be any major changes in the diagonal parking policy in the near future.

Until the Zoning Ordinance was adopted in 1960 parking was provided either on the street, by City owned parking lots, or voluntarily by an individual who desired to provide additional parking for his/her home or business. After the zoning Ordinance was adopted, developers were required to provide certain proportions of off-street parking depending on the business being proposed. These Zoning Ordinance requirements remained unchanged from 1960 to 1980 although the number of cars requiring parking space increased dramatically (see Chapter I). In December, 1980 the entire off-street parking ordinance was updated to more accurately reflect current parking practices. As time passes the ordinance will need to be updated to provide for changing conditions. For example, while the number of cars may increase, the cars are getting smaller thus requiring more but smaller spaces. This is reflected in the 1980 changes which increased (sometimes doubling) the number of spaces required but reducing the width of aisles and allowing a proportion of spaces to be "small car" spaces.

Bicycle Facilities

There are three main classes of bicycle facilities. Class I bicycle routes are completely separated rights-of-way designated for the exclusive use of bicycles. these routes can be found in parks, parkways with exceptionally wide median or other areas with sufficient space to provide the path. A Class I "bike

path" requires at least 11-14 feet of width depending on whether bicycle traffic will be one way (11 feet) or two way (14 feet). If the pathway is to parallel a street, it must be separated by at least 5 feet. Figure I indicates the standards used in Class I bike paths and an example of a Class I bike route. It is the City's policy to develop Class I bike paths only where Class II and III facilities are inappropriate since there are no logical sites for Class I bike paths and since the cost of construction is so high.

Class II bike routes are restricted rights-of-way which, although they are not separated from the street, are designated for the exclusive or semi-exclusive use of bicycles (commonly called "bike lanes"). Generally these are five foot wide bike lanes located between the parking lane and the motor vehicle lane. Figure II shows the standards for Class II bike lanes and the manner in which they are usually provided. Class II bike lanes are usually found on collectors and arterials. The only Class II bike lane currently existing in Riverbank is along Patterson Road from the A.T. & S.F Railroad tracks to Claus Road. At present this is the only bicycle lane or route that is marked in the City.

Class III bike routes have a right-of-way that is shared with vehicles or pedestrians and consists mainly of signing the route to encourage bike traffic. No specific bike "lanes" are provided although some additional pavement width is desirable. although less safe than either Class I or II bike facilities, bike routes do offer several advantages. The only expense is in providing the appropriate signs designating the route. These signs not only encourage the use of the route by bicyclists, they warn the motorist to be on the alert for bicycles. Class III bike routes should only be located on streets of low traffic volume. Many of the streets in the City already exist with full street improvements and are not suitable for the addition of designated bike lanes.

Figure III indicates the proposed location of Class II and III bike facilities. Standards for the development of these streets are presented in Appendix 2. Additional bike lanes and bike routes will be evaluated, if proposed, on a case by case basis based on need and feasibility. While the designations shown on Figure III are not exclusive, they do seem to fulfill the needs as described in the preceding sections.

In addition to bike lanes and bike paths, some provision should be made for parking bicycles at their destinations (i.e. stores, shopping centers, schools, etc.). In new development over which the City has some permit authority, bike racks can be required as a condition of approval. In other cases, the existing owner may be encouraged to add such facilities or the City may investigate possible funding sources.

FIGURE I
CLASS I BIKE PATH

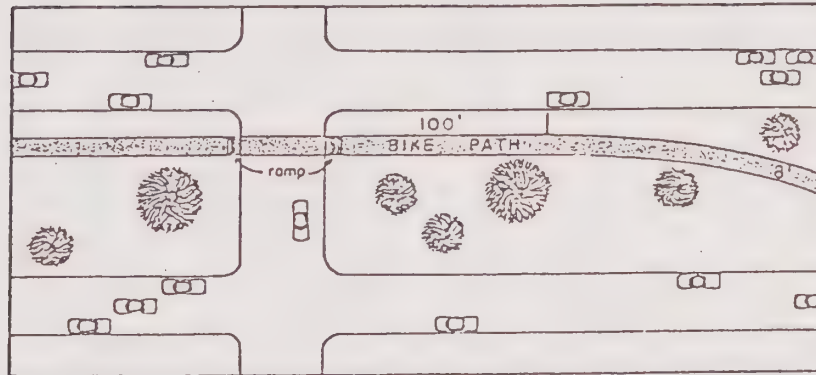
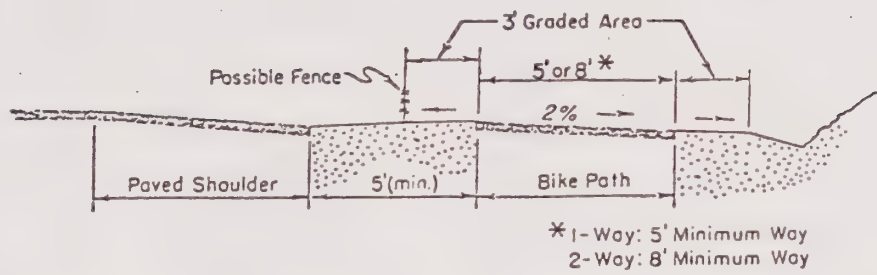
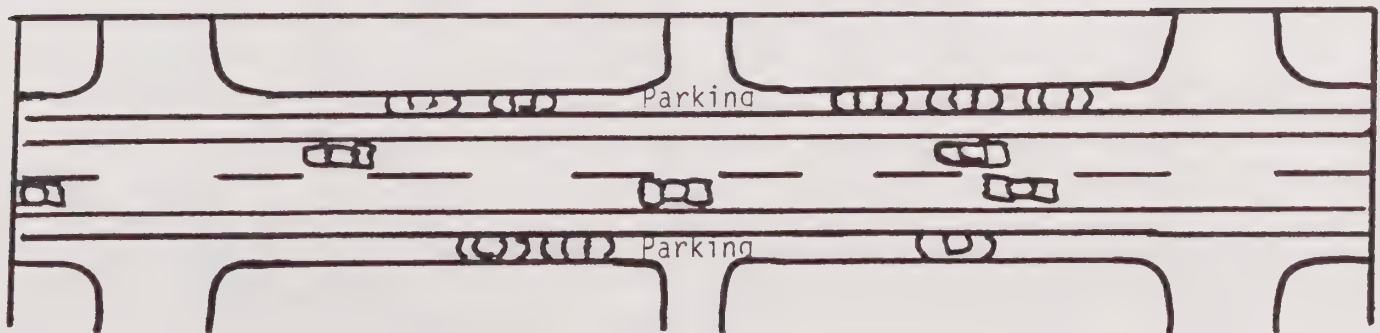
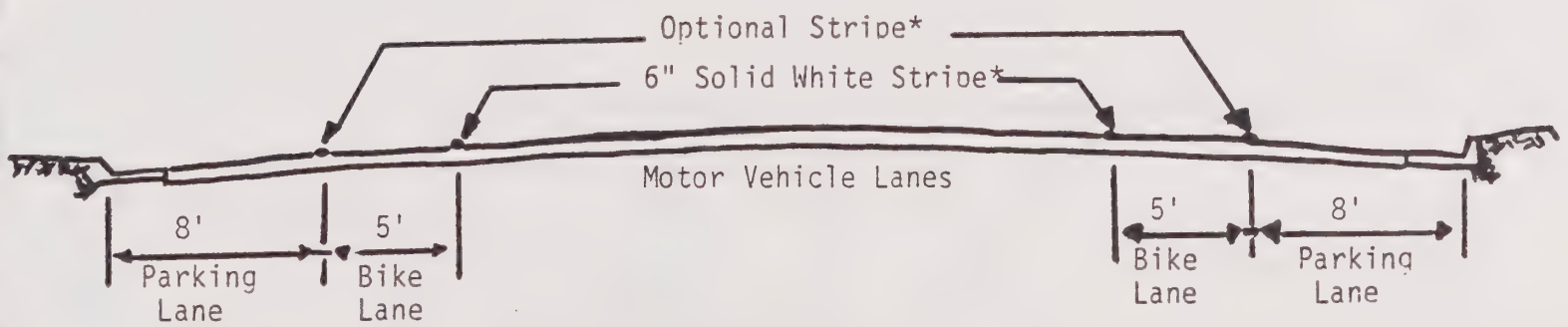


FIGURE II
CLASS II BIKE LANES



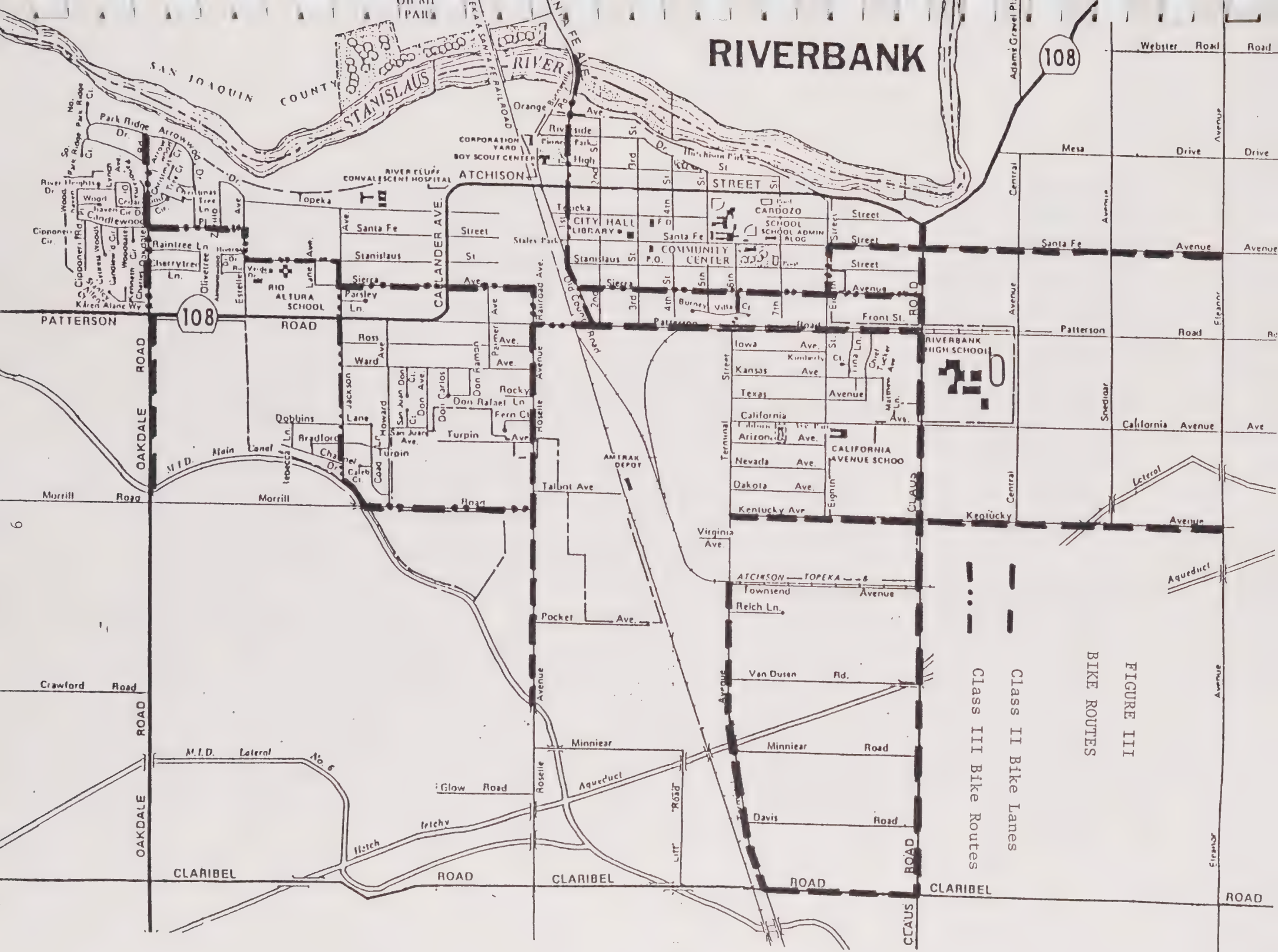


FIGURE III
BIKE ROUTES

Class II Bike Lanes
Class III Bike Routes

Streets and Highways

1. Pedestrian Facilities. Generally pedestrian facilities are provided by sidewalks along the roadway. One of the City's ongoing concerns has been the lack of adequate pedestrian access across Callander Avenue. Traffic is such that crossing is difficult and often dangerous. The idea of a pedestrian overcrossing was discussed at one time but there is no logical location for such a structure. The possibility of a traffic light at some point along Callander has also been discussed and may become a reality one day. This would greatly aid both vehicular and pedestrian traffic.

Provisions should also be made to provide handicapped persons with access to all areas of the City. The means of providing access differ between those areas already existing and those proposed. New construction includes the requirement for handicapped ramps at intersections and building code requirements ensure access to new buildings. Retrofitting existing facilities is not as easy. The building code requires such retrofitting of buildings when a certain amount of remodeling is done. This can involve enlarging restrooms, hallways, etc. Retrofitting can also include reconstruction of curbs, gutters and sidewalks at intersections and enlarging driveways. Unless the City commits money towards retrofitting public improvements, little will be done in the way of making public facilities accessible.

2. Road Classifications. Streets and highways provide either the surface for the above mentioned means of transportation or exist as connectors between them. For example, in the case of parking facilities, airports, railroads and rapid transit facilities the street and highway system provide access to the rather concentrated facilities (i.e. airport terminal, train depot) and aid in moving goods and people. The other transportation facilities such as transit, paratransit, bicycle and pedestrian facilities generally use the street system as its main traveling surface. Occasionally these means of movement operate independent of the street system as in the case of pedestrian over crossings but sidewalks along the edge of the street are more normal. In any case all other transportation is at least partially dependent on an adequate street system. A nearby airport or railway depot is not of much use unless a person can get from the airport or depot to his exact destination (i.e. home, office, etc.).

There are usually four or more classifications of roads. The four classifications used by the National Committee of Urban Transportation are typical and expressway, arterial,

collector and local. Some sources break these classifications down further into major arterials and arterials, major and minor collectors and cul-de-sacs. Presented below are fairly standard definitions for the four major classifications.

EXPRESSWAYS are usually multi-lane, divided roads with few, if any, intersections at grade, with access strictly controlled. Expressways generally serve large volumes of traffic (over 40,000 trips per day) going at fairly high speeds (50-60 m.p.h.). Trip length usually exceeds one mile. Right-of-way is usually over 100 feet wide and includes at least 4 traveling lanes, two emergency parking lanes and a median of 20-40 feet.

ARTERIALS are also multi-lane roads which connect principal traffic generators or provide movement of large quantities of traffic through an urban area. Arterials generally serve a moderate amount of traffic (10,000-40,000 trips per day) with an average trip length of one mile. Right-of-way ranges from 70-100 feet wide and consists of four (4) traveling lanes and two parking lanes.

COLLECTOR streets serve internal traffic movements within a neighborhood or subdivision and connect this area with the arterial system. Collectors are not generally long streets nor do they handle long trips. Approximately 1,500 to 10,000 trips per day can be expected on such streets. Right-of-way width is usually about 60 feet with two lanes of traffic and two parking lanes.

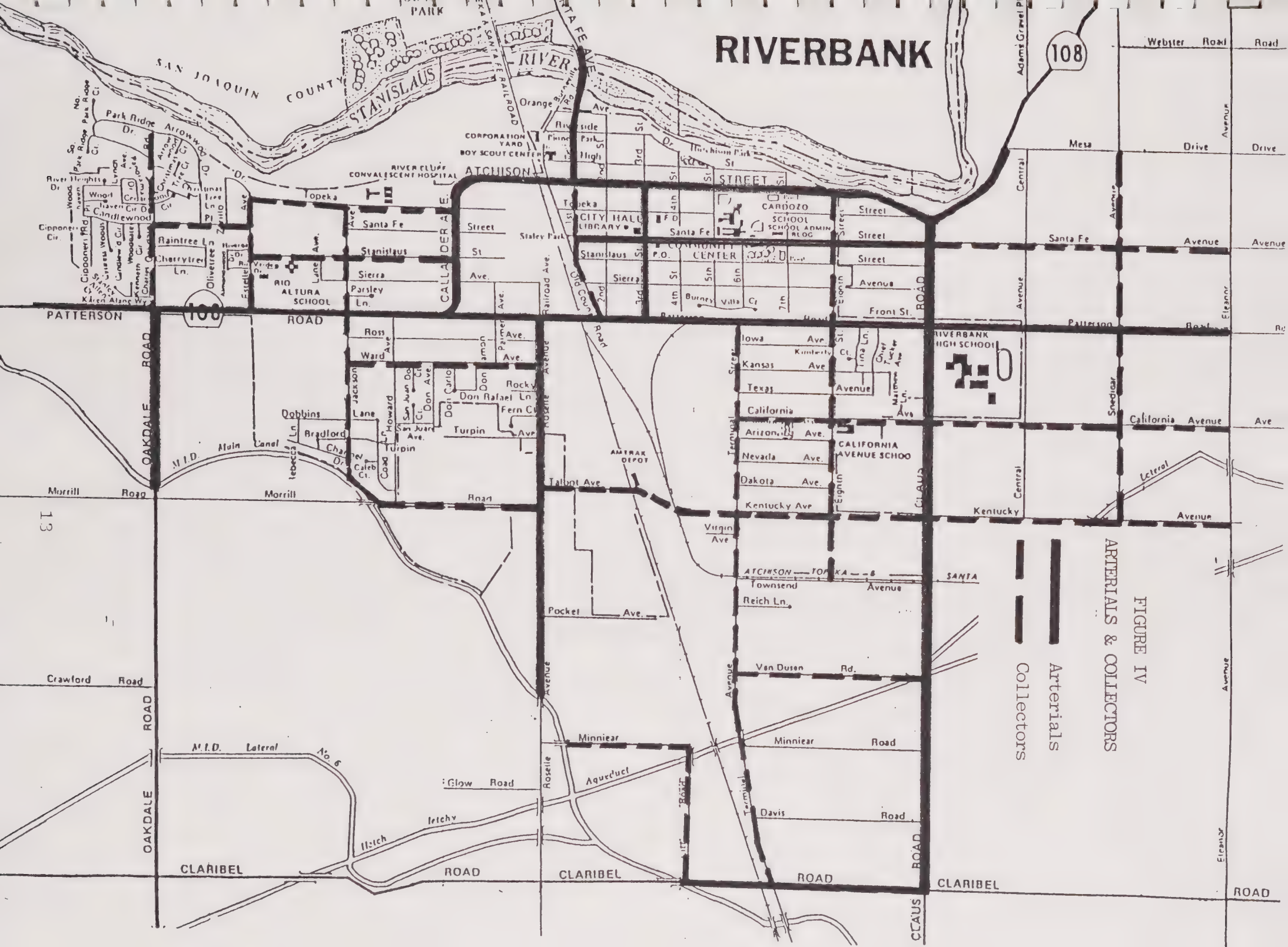
LOCAL streets provide access to adjacent land and are the majority of streets in a city although they carry a small proportion of the vehicle miles of travel. Each local residential street probably carries less than 1000 trips a day although near the central business district the volume may be much higher. The number of driving and parking lanes is the same for a collector but are narrower, making a typical right-of-way of 50 feet.

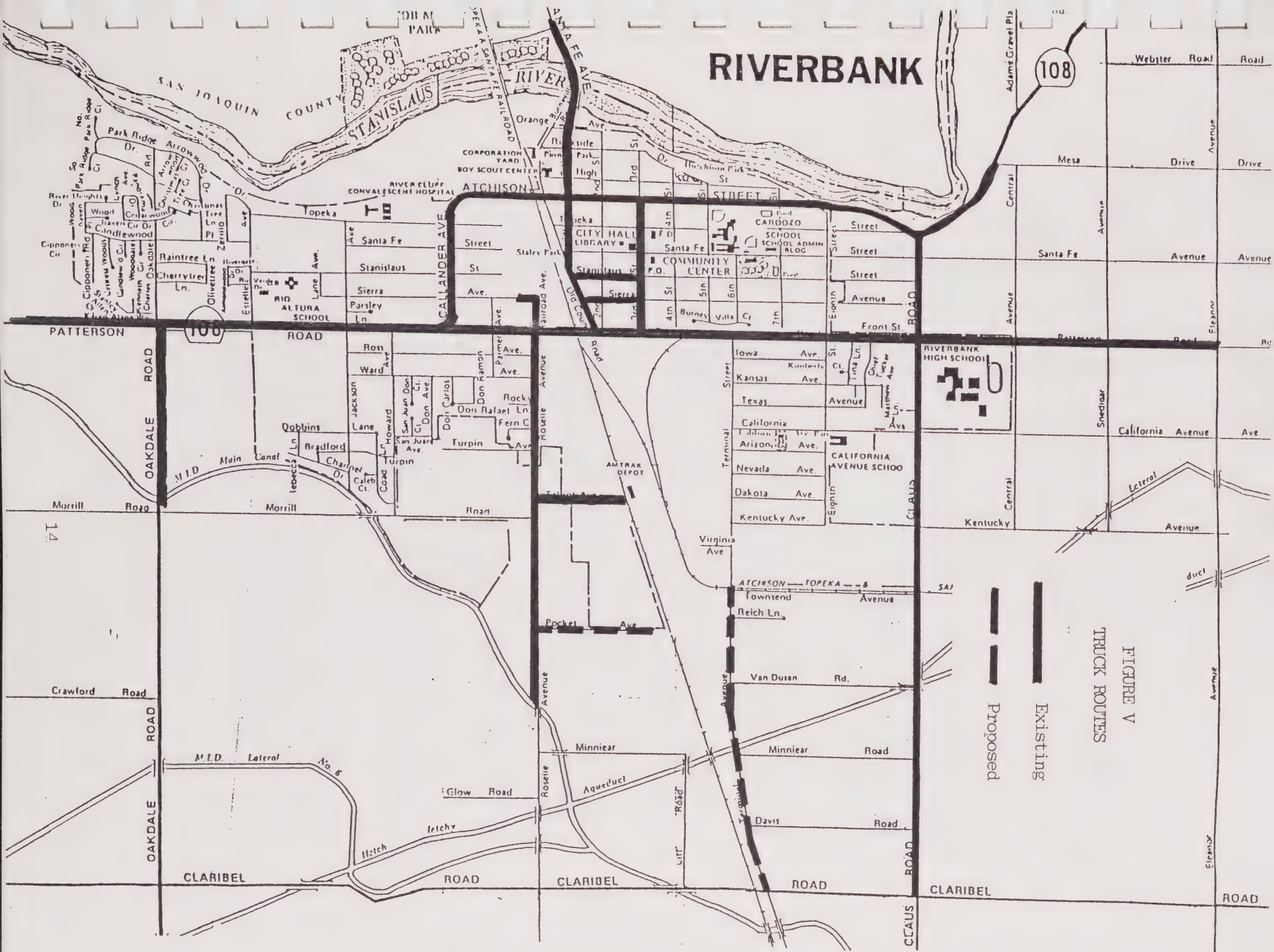
In cities of less than 25,000 people it is generally assumed that there will be no expressways. Arterials and collectors ideally comprise 25-35% of the street system mileage in a city with the remainder in local streets. The city of Riverbank has approximately 45% of its mileage in arterials and collectors. Once the entire planning area is urbanized according to the proposed plan, this will drop to about 38% or less. The current large proportion of

arterials and collectors is due to the large number of existing wide streets in central Riverbank and Highway 108. As the City has expanded, collectors have been placed further apart. The State Highway 108 accounts for approximately 1/4 of the current arterial and collector mileage.

Figure IV indicates the locations of existing and future arterials and collectors. In reviewing the adequacy of the existing road system and its arterial-collector-local classifications, several means were used. The projected growth was established. These population projections were converted into vehicle trips per day. Existing road traffic was reviewed and added to the traffic projections. The result was that the existing road classifications were found to be sufficient for the area covered. None of the arterials will surpass the 40,000 trips per day criteria, most will not even approach this limit. the collectors will likewise be limited to less than 10,000 cars a day. Development of the existing arterials has varied considerably. Most of the arterials are rural, two-lane roads which have not been developed to their ultimate width. Third Street, Santa Fe from 1st Street to 8th Street, and Atchison Street from the Railroad Tracks to 8th Street have been developed to their full widths of 100 feet, 100 feet and 80 feet, respectively. None of the other arterials have been developed as yet although dedication of right-of-way is being required in connection with development permits. Approximately half of the collectors are developed to a full 60 foot width road. The remaining collectors are partially developed or are not yet in the city.

3. Truck routes. In addition to designating certain streets as arterials and collectors, several streets in the City have been designated as truck routes. With the exception of the streets shown in Figure V, vehicles (including trucks) with a maximum gross weight of over 5 tons are not allowed however, trucks may go "by direct route to and from restricted streets where necessary for the purpose of making pickups and deliveries of goods, wares, and merchandise from or to any building or structure located on such restricted streets" (Section 9-4-1 of the City Code). This section of the City Code was last amended in 1982. Figure V includes existing truck routes plus those streets which are proposed to be added as truck routes upon annexation. The latter will have to be added to the City Code at such time as the streets are annexed.
4. Street standards. As discussed earlier, the widths of streets may vary depending upon their frequency of use, whether or not bike lane(s) are proposed and whether or not





land is available for an ultimate width. Collectors are almost always 60 feet wide and in the City of Riverbank will always be 60 feet wide unless additional width exists at the time of this element. Collector streets shall include, but not be limited to, the following street segments:

California Avenue, from Terminal Avenue to Eleanor Avenue

Candlewood Place, from Oakdale Road to Estelle Avenue

Claribel Road, from the MID Main Canal to Claus Road

Eighth Street, from Patterson Road to Townsend Avenue

Estelle Avenue, from Topeka Street to Patterson Road

First Street, from Atchison Street to Patterson Road

Jackson Avenue, from Topeka Street to Morrill Road

Kentucky Avenue, from the Santa Fe tracks to Eleanor Avenue

Litt Road, from Minniear Road to Claribel Road

Minniear Road, from MID Main Canal to Litt Road

Morrill Road, from Jackson Avenue to Roselle Avenue

Oakdale Road, from Arrowwood/Park Ridge Drive to Patterson Road

Santa Fe Street, From Claus Road to Eleanor Avenue

Snedigar Avenue, from Mesa Drive to Kentucky Avenue

Stanislaus Street, from Estelle Avenue to Callander Avenue

Talbot Avenue, west of Roselle Avenue

Terminal Avenue, from Patterson Road to Claribel Road

Topeka Street, from Estelle Avenue to Callander Avenue

Van Dusen Road, from Terminal Avenue to Claus Road

Ward Avenue, from Jackson Avenue to Roselle Avenue

Arterials however, vary widely in width. Table II indicates the ultimate right-of-way widths of the designated arterials in the City's General Plan.

5. Scenic Highways. As can be quickly ascertained from review of a map of the City, none of the roads, streets, or highways are, or have the potential to be, scenic highways. As a result, there are none so designated.
6. Other Uses. At the present time streets and highways are so developed that they provide not only vehicular access to various portions of the City but also provide limited on-street parking, pedestrian sidewalks, and public utility easements for facilities such as telephone lines, electrical lines, sewer lines, etc.

Table II

Width of Arterials

<u>Street Segments</u>	<u>Width</u>
Atchison, First Street to Claus Road	80 feet
Claus Road to Eastern City Limits	100 feet
Callander Avenue, all	100 feet
Claus Road, all	100 feet*
First Street, north of Atchison Street	60 feet**
Oakdale Road, south of Patterson Road	100 feet
Patterson Road, westerly City Limits to Callander Avenue	110 feet
Callander Avenue to railroad	60 feet
Railroad to eastern City Limits	80 feet
Roselle Avenue, Patterson Road to Turpin Road	66 feet***
Turpin Road to MID Canal	100 feet
Santa Fe, First Street to Eighth Street	100 feet
Eighth Street to Claus Road	70 feet
Third Street, Atchison Street to Patterson Road	100 feet

* Claus Road has a specific plan line that has been adopted by the County following public hearings.

** No on-street parking is allowed on this section of First Street

*** The 66 foot right-of-way to consist of the following facilities from west to east: sidewalk, 5 feet; parking lane, 8 feet; four driving lanes of 12 feet each (48 feet total); and, bike lane, 5 feet. There will be no parking or sidewalk on the east side of the street.

CHAPTER III

GOALS, POLICIES AND IMPLEMENTATION MEASURES

The first two chapters of this element described the projected needs of the City and the plans for meeting these needs. This chapter will include the goals, policies and measures to be used in implementing the plan.

Goal 1 - TO PROVIDE A SYSTEM OF STREETS AND ROADS THROUGHOUT THE CITY WHICH REFLECT LAND USE NEEDS

Policy 1 - Development will be permitted only when facilities for circulation exist, or will exist as part of the development, to adequately handle increased traffic.

Implementation Measures

1. All streets shall be at least 60 feet wide.
2. Future road and street rights-of-way shall be protected from development through the adoption and implementation of official plan lines where necessary. (Official plan lines are used when it is undesirable or impractical to widen a road by requiring equal dedication on both sides of the existing center line.
3. Dedication and improvement of right-of-way to conform to the adopted plan line or ultimate right-of-way line shall be required as a condition of development. Generally, this is accomplished through Zoning Ordinance and Subdivision Ordinance or Building Code requirements.
4. Traffic control devices (e.g. traffic signals and stop signs) shall be utilized to control the flow of traffic and minimize delays. Stop signs (including four-way stop signs) shall be used until traffic signals are absolutely necessary.
5. Developers will pay the cost of new roads and streets necessary to serve the development and pay costs to mitigate impacts to the existing roads and streets caused by the

development. Developers may be required to provide a traffic study of impacts and possible mitigation measures for projects with the potential of causing significant impacts.

Policy 2 - Arterials shall have a Level of Service of "C" or better at buildout of the General Plan boundary.

Implementation Measures

1. Development and street construction shall be monitored so that, at such time as the General Plan boundary is reached and roads are fully developed, the Level of Service on all arterials is at least level "C".
2. Developers will pay the cost of new roads and streets necessary to serve the development and pay costs to mitigate impacts to the existing roads and streets caused by the development. Developers may be required to provide a traffic study of impacts and possible mitigation measures for projects with the potential of causing significant impacts.

Policy 3 - Circulation systems shall be designed to promote safety and minimize traffic congestion.

Implementation Measures

1. Traffic control devices (e.g. traffic signals and stop signs) shall be utilized to control the flow of traffic and minimize delays. Stop signs (including four-way stop signs) shall be used until traffic signals are absolutely necessary. When traffic lights are used, the City shall consider converting the lights to flashing red during non-peak hours.
2. Future residential lots shall not have direct access to arterials unless the area is already predominantly developed with lots having access. This determination shall be made by the Planning Commission or City Council whichever is the final decision making body.

3. Lots which front along an arterial without direct access shall have such access restricted by a solid masonry wall of a height to be determined as a condition of approval of tentative subdivision maps. This wall shall be set back if necessary so that a 10-foot wide sidewalk can be constructed adjacent to the arterial.
4. No new local streets shall be permitted to intersect arterials unless it is determined that the circumstances of the particular case are unique and require an exception to this policy. Financial hardship shall not be considered a unique circumstance.
5. Future requests for parcel splits shall be consistent with Policy 3 of this Circulation Element.
6. Future commercial and industrial development along arterials shall be limited to no more than one driveway (access) every 200 feet. If parcels existed as of June 1, 1987 of less than 200 feet in width, commercial or industrial development shall require cooperative agreements between adjoining property owners to allow common access points so that no more than every other property has direct access to the arterial.
7. A second overpass will be provided across the railroad tracks to connect Kentucky Avenue and Talbot Avenue.
8. Except in very small subdivisions where such a requirement is impossible, a majority of streets in a subdivision shall be curved to provide a varied view of the houses. No straight street shall be longer than 500 feet.

Policy 4 - A circulation system shall be developed that includes streets as necessary to provide access to all parts of the City based on the anticipated land use.

Implementation Measures

1. The City will require that newly created parcels will have frontage on a City maintained street.

2. All streets shall be at least 60 feet in width with collectors located as necessary to provide access to more than 50 dwelling units.
3. Developers will pay the cost of new roads and streets necessary to serve the development and pay costs to mitigate impacts to the existing roads and streets caused by the development.
4. A second overpass will be provided across the railroad tracks to connect Kentucky Avenue and Talbot Avenue.
5. The City shall develop standards to clarify construction requirements of all types of roads

Policy 5 - Adequate parking facilities shall be provided to prevent congestion of streets and provide easy access to all destinations.

Implementation Measures

1. The City shall monitor the needs of commuters and, should parking become a problem, will consider the provision of a park-and-ride lot.
2. All parking areas shall include shade trees in a ratio of at least one tree for every five parking spaces. These trees shall be dispersed throughout the parking area with at least 20 percent of them being interior trees.

Goal 2 - TO SUPPORT A BROAD RANGE OF TRANSPORTATION MODES

Policy 6 - Bikeways and pedestrian paths shall be routed to provide reasonable access from residential areas to major bicycle and pedestrian traffic generators such as schools, recreation facilities, centers of employment, and shopping areas.

Implementation Measures

1. The City shall investigate funding to provide sidewalks throughout the City of

Riverbank including money to retrofit existing curbing to serve the handicapped.

2. The City shall require the construction of sidewalks whenever it has the opportunity.
3. Bikeways and pedestrian paths shall be considered when constructing or improving the road and street system in the City.
4. Diagonal parking in residential areas shall eventually be eliminated and the additional space shall be used for Class II bike lanes.

Policy 7 - Provide for the public transit needs of City residents.

Implementation Measures

1. The City shall support the County's efforts to provide a dial-a-ride system.
2. The City shall monitor the needs of commuters and, should parking become a problem, will consider the provision of a park-and-ride lot.
3. Development proposals along Highway 108 may be required to provide bus turnout lanes and covered bus stops as a condition of approval.

APPENDIX I
Population Projections

<u>Area</u>	<u>Acres</u>	<u>Dwelling Units</u>		<u>Population</u>			
		<u>Min.</u>	<u>Max</u>	<u>DU times 2.963¹</u>		<u>DU times 2.5²</u>	
				<u>Min.</u>	<u>Max</u>	<u>Min.</u>	<u>Max</u>
1	33.53	140	153	415	453	350	383
2	475.317	2,640	3,189	7,822	9,449	6,600	7,793
3	175.117	3,143	3,809	9,313	11,277	7,858	9,523
4	<u>498.989</u>	<u>1,137</u>	<u>1,360</u>	<u>3,369</u>	<u>4,030</u>	<u>2,843</u>	<u>3,400</u>
	1182.953*	7,060	8,508	20,919	25,209	17,651	21,279
	<u>125.075**</u>						
	1308.028						

* Including 142 acres of CM zoning

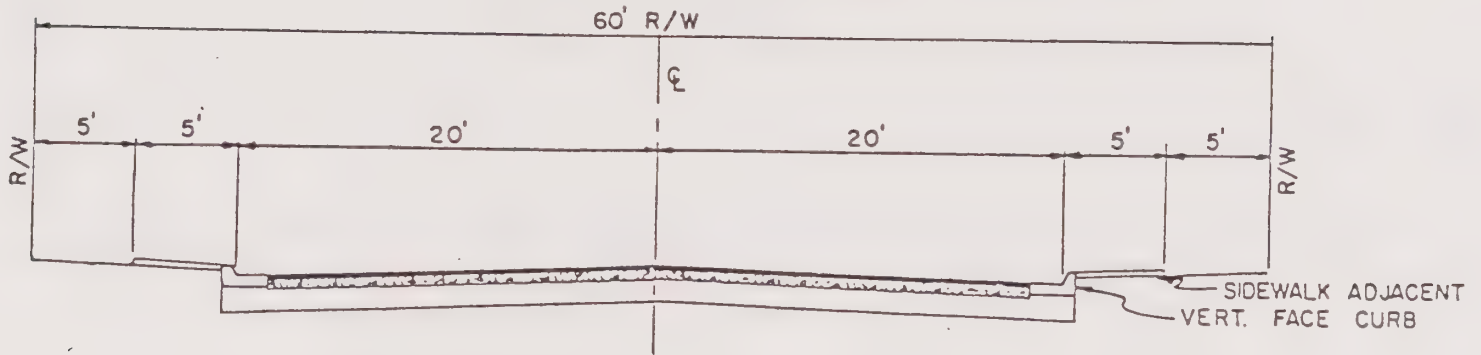
** Outside City but too small to develop

1. Population per household according to 1980 Census

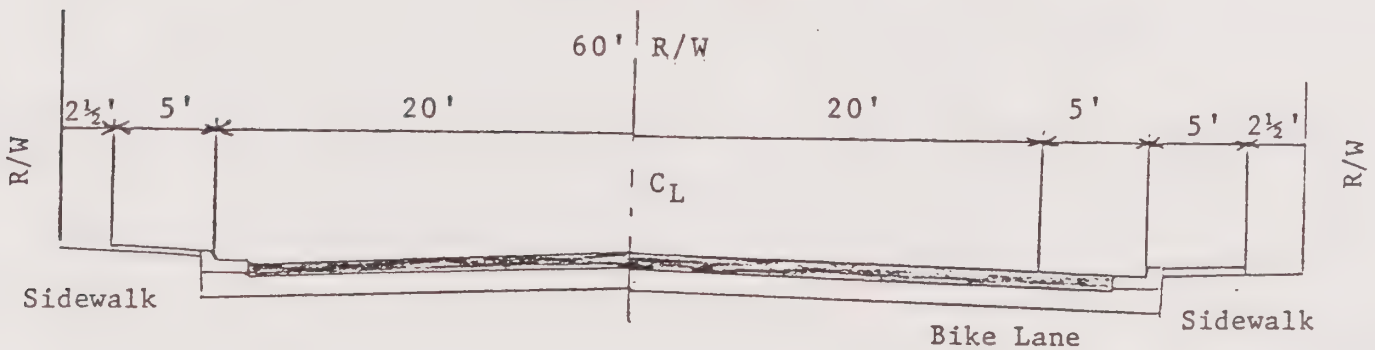
2. Population per household for new units being built

APPENDIX 2
Improvement Standards for Streets

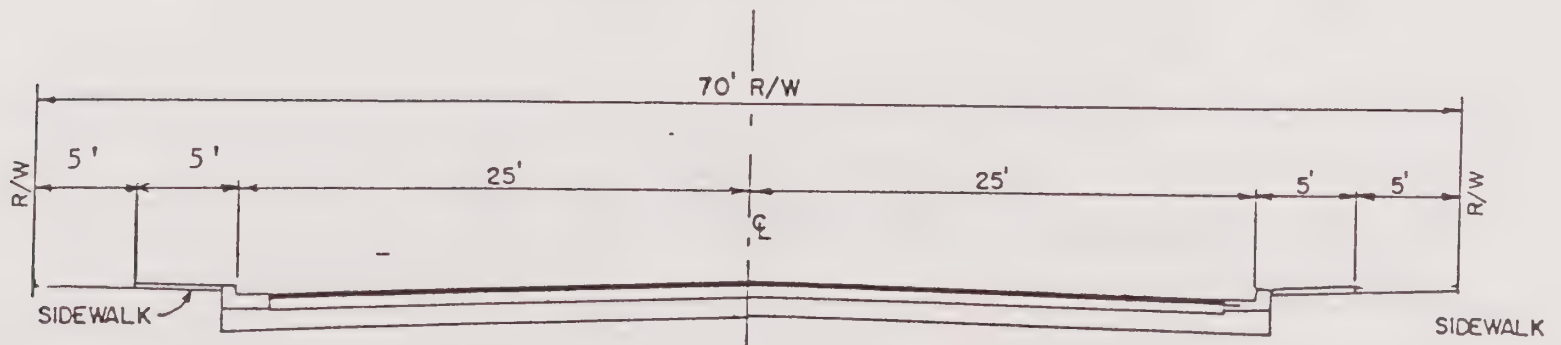
60' COLLECTOR STREET
WITHOUT BIKE LANES



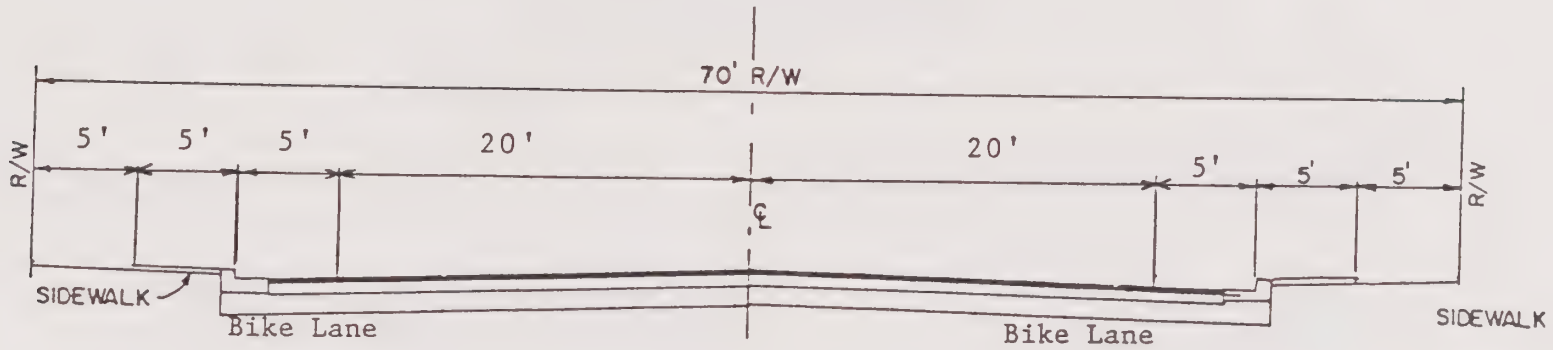
60' COLLECTOR STREET
WITH BIKE LANE



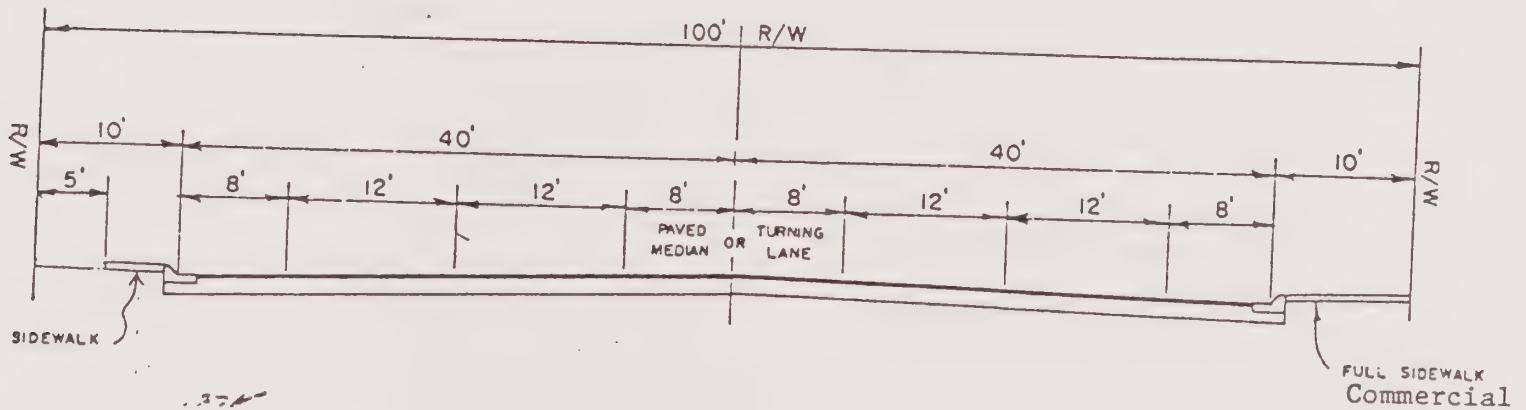
70' COLLECTOR OR ARTERIAL STREET
WITHOUT BIKE LANES



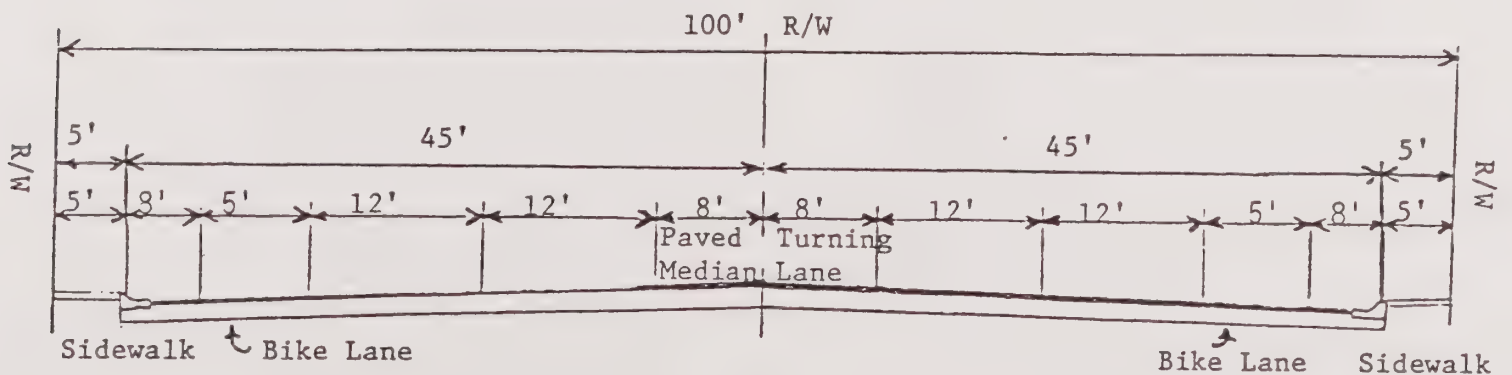
70' COLLECTOR OR ARTERIAL STREET
WITH BIKE LANES



100' ARTERIAL STREET
WITHOUT BIKE LANES



100' ARTERIAL STREET
WITH BIKE LANES



APPENDIX III
ENERGY SAVING ACTIONS

<u>Action</u>	<u>Gallons of gasoline saved per dollar spent</u>
Signal Optimization (traffic actuated)	29 - 29 gallons
Signal Interconnection/Coordination	7 - 24 gallons
Advanced Computer Control	5 gallons
Ridesharing	4 - 7 gallons
Areawide Express Bus	- 0.2 gallons
Broad Transit Expansion	- 0.1 gallons
HOV Priority Treatments	0.2 - 0.8 gallons

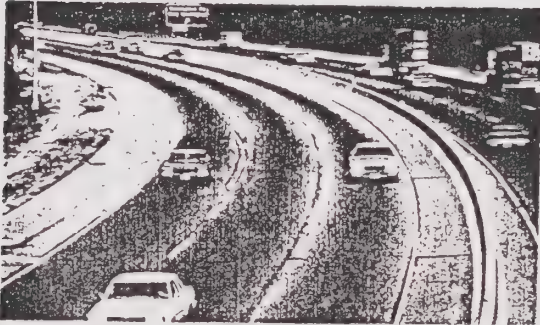
Source: SANDAG (San Diego Council of Governments)

LEVEL OF SERVICE

LEVEL OF SERVICE is a qualitative measure considering such factors as speed, traffic volume, interruptions, freedom to maneuver, safety, cost and driving comfort.

OS represents typical operating speed (average for a segment of highway) for each level of service.

Illustration of freeway flow conditions



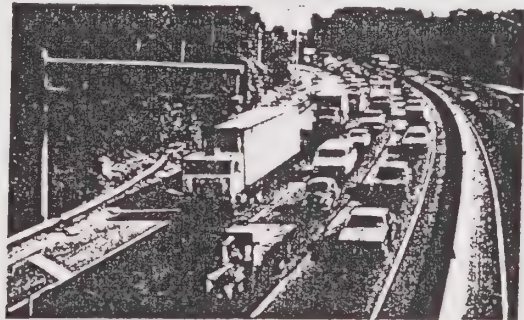
LEVEL A Free traffic flow, low volumes and densities. OS-55 PLUS. No delay.



LEVEL D Approaching unstable flow. OS-40. Minimal delay.



LEVEL B Stable traffic flow, speed beginning to be restricted. OS-50. No delay.



LEVEL E Unstable traffic flow, occasional slowing with high volumes. OS-35. Significant delay.



LEVEL C Stable traffic flow but speeds and maneuverability are more restricted. OS-45. Minimal delay.



LEVEL F Forced traffic flow, stop and go with high densities. OS-less than 25. Significant delay.

OTHER HIGHWAYS In general, the above level of service (LOS) definitions of traffic flow conditions also apply to two-lane highways and non-freeway multi-lane highways with uninterrupted flow (no signals, stop signs, etc.).

OPEN SPACE, CONSERVATION AND RECREATION ELEMENT

OPEN SPACE, CONSERVATION AND RECREATION ELEMENT

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OPEN SPACE, CONSERVATION AND RECREATION ELEMENTS

Chapter I - Introduction

Current state law requires that every city and county have an open space and a conservation element of the General Plan. A recreation element is an optional element but is required if a city wants to require park-in-lieu fees. Riverbank currently has all three elements and does require park-in-lieu fees. This document will combine and replace these elements. The requirements for the three elements are similar and would result in a duplication of data, plans and implementation measures if they were not combined.

Specifically, Government Code Section 65563 requires a city or county to have an adopted open space element for the "comprehensive and long-range preservation and conservation of open-space land within its jurisdiction." Open-space lands are defined in Government Code Section 65560(b) as lands for: (1) the preservation of natural resources (plants, animals, riparian habitat, rivers); (2) the managed production of resources (agricultural land); (3) outdoor recreation (parks, rivers), and (4) public health and safety (flood plains, earthquake fault zones). Furthermore, the open space element should include an inventory of privately and publicly owned open space lands, goals and policies for preserving/managing open space lands, and a program of specific implementation measures.

The conservation element is supposed to provide for the "conservation, development, and utilization of natural resources" and may include flood control; prevention and control of the pollution of rivers, and; prevention, control, and correction of the erosion of soils. Government Code Section 65302(d). This element contains almost identical information as that part of the open space element that deals with the preservation of natural resources.

The recreation element should contain "a comprehensive system of areas and public sites for recreation, including the following, and, when practicable, their locations and proposed development: (1) natural reservations, (2) parks, (3) parkways, (4) beaches, (5) playgrounds, (6) recreational community gardens, (7) other recreation areas." Government Code Section 65303(a).

Because all three of these general plan elements require much of the information and deal with similar, if not identical subjects (e.g. all three require a discussion of parks), they will be discussed together and combined into one element. For organizational purposes this element shall be divided into the four types of open space lands defined in the Government Code. That information required to be in the Conservation Element shall be included in the section titled "Preservation of Natural Resources." The Recreation Element shall be incorporated in the section "Outdoor Recreation".

Chapter II - Goals

The first chapter of this element simply lists the requirements for the Open Space, Conservation and Recreation Elements of the General Plan. This chapter will state the goals to be accomplished with this plan. Chapter III will discuss the plan itself with Chapter IV containing implementation measures.

- GOAL I TO MAINTAIN A LOGICAL BOUNDARY BETWEEN URBAN AND RURAL USES providing as few opportunities as possible for conflict. Ideally this goal will prevent the premature curtailment of agricultural activities in the General Plan boundary.
- GOAL II TO PROVIDE ADEQUATE ROOM FOR GROWTH WHILE PREVENTING PREMATURE INTRUSION OF URBAN DEVELOPMENT INTO AGRICULTURAL AREAS. Although the City must provide adequate room to grow, excessive amounts of land should not be annexed prematurely.
- GOAL III TO CONTINUE AGRICULTURAL USE OF LAND OUTSIDE THE CURRENT CITY LIMITS. This goal, while protecting the County's major resource, agriculture, also leaves the ultimate urban area in a relatively undeveloped state. This eliminates barriers to development consistent with the Land Use Element.
- GOAL IV TO PRESERVE THE STANISLAUS RIVER AND ITS RIPARIAN HABITAT from urban intrusion.
- GOAL V TO PREVENT ANY EROSION OF SOILS.
- GOAL VI TO PROVIDE PARKS AT A STANDARD OF 2.5 ACRES OF COMMUNITY PARKS PER 1000 POPULATION AND 2.5 ACRES OF NEIGHBORHOOD PARKS PER 1000 POPULATION.
- GOAL VII TO PROVIDE ACCESSIBILITY TO ALL RECREATIONAL FACILITIES.

Chapter III

Open Space, Conservation and Recreational Plan

The State Law requires that the Open Space Element discuss open space for the preservation of natural resources, for the managed production of resources, for public health and safety, and for outdoor recreation. Since these four categories of open space also include the information necessary for conservation and recreation elements, the plan has been divided into these broad categories.

A. Preservation of Natural Resources

Open space for the preservation of natural resources includes "areas required for the preservation of plant and animal life, including habitat for fish and wildlife species; areas required for ecology and other scientific study purposes; rivers, streams, bays and estuaries; and coastal beaches, lake-shores, banks of rivers and streams, and watershed lands." (Government Code Section 65560) This overlaps with Section 65302(d) of the Government Code which requires a conservation element for the conservation, development and utilization of natural resources including water, soils, rivers, fisheries, and wildlife.

Only three of the areas listed above may be applicable to the Riverbank Area. The Stanislaus River which borders the City on the north should be preserved both for its own sake and because of the adjoining riparian habitat. The other lands around the City are habitat for a variety of birds and animals and as such, need to be addressed. Third, although most of the ultimate growth area of the City would not be liable to soil erosion, the bluff area would be and should be discussed.

The Stanislaus River borders the City on the north side also forming the County Line. There are no plans for the City to extend its boundaries north of the river and, in some areas, the plan does not extend even as far as the river. The south side of the river adjacent to existing or proposed development does require special consideration.

Riparian habitat (the natural vegetation found along the sides of rivers) is the most critical and smallest of the habitats in this County. County-wide riparian habitat has decreased to about half of what it was twenty years ago. Riparian vegetation generally needs an abundant supply of moisture including occasional flooding. Common trees found along the Stanislaus River include Interior Live Oak, Valley Oak, Western Sycamore, Bay, Black Walnut, California Buckeye, Big-leaf Maple, and White Alder. Shrubs which provide thick undergrowth beneath these trees include Buttonbush, Honeysuckle, California Wild Rose, Coffeeberry, Elderberry, Gooseberry, Poison Oak, Nettle, Mulefat, Horehound, and Mugwort. Woody wild grape and Herbaceous Clematis can occur as a thick green drapery on the trees. Grasses are usually long stemmed and shade tolerant.

The river, itself serves many functions for wildlife. Over 40 species of fish can be found in Stanislaus County rivers. Types of fish which can be found in the Stanislaus River include lamprey, sturgeon, shad, salmon, trout, sucker, carp, goldfish, minnow, catfish, mosquito fish, bass, sunfish, bluegill, perch, sculpin, stikleback, hardhead, hitch, squawfish, roach, and dace.

Acquatic insects can be found in or near the water providing a food source for bass, perch and other fish as well as insectivorous birds. Although the Stanislaus River is a salmon spawning river the salmon spawning grounds end at the Riverbank Bridge with the principal spawning area upstream from Orange Blossom Bridge. Ducks, geese, and swans use the rivers for rest and food during their seasonal migratory journeys.

Source: Stanislaus Area Association of Governments, Environmental Resources Management Element; Wildlife and Vegetation, 1974

Specific information regarding plants, animals and birds is not available for the Riverbank area specifically. Table I lists the rare or endangered plants which, because of their habitat, may exist in the Riverbank area. Table II similarly lists the types of birds that may be found in this area.

TABLE I
RARE AND ENDANGERED PLANTS IN STANISLAUS COUNTY

<u>Common Name</u>	<u>GENUS</u>	<u>SPECIES VARIETY</u>	<u>Status, Habitat, Comments</u>
Evening Primrose	Clarkia	prostrate	<u>endangered</u> , valley grass-lands
Walnut	Juglans	Hindii	<u>endangered</u> , riparian, value as disease resistant rootstock
Wild Marjoram	Monardella	leucoaphala	<u>endangered</u> , valley grass-lands, sandy places
Davy	Neostapfia	colusana	<u>endangered</u> , valley grass-lands, about vernal pools
Addea's Tongue Fern	Ophioglossum	californicum	<u>rare</u> , valley grasslands, about vernal pools
Orcutt Grss	Orcuttia	californica-californica	<u>endangered</u> , valley grass-lands, drying mud flats
Vasey	Orcuttia	californica-inaequalis	<u>endangered</u> , valley grass-lands drying mud flats
Vasey Grass	Orcuttia	Greenci	<u>endangered</u> , valley grass-lands, moist open places
Tuft Grass	Orcuttia	pilosa	<u>endangered</u> , valley grass-lands, about vernal pools

Source: *California Native Plant Society; Munz, Philip A., A California Flora, University of California Press, 1963.*

TABLE II
BIRD SPECIES AND THEIR HABITAT WITHIN STANISLAUS COUNTY.

<u>Family Species</u>	<u>Habitat Type (1)</u>	<u>Abundance</u>	<u>Time of Occurance</u>
Ardeidae			
Great Blue Heron	D,R,V	common	permanent
Green Heron	D,R	fairly common	permanent
Common Egret	D,R	uncommon	permanent
Snowy Egret	D,R	uncommon	permanent
American Bittein	D,R,V	fairly common	permanent
Anatidae			
Mallard	D,R,V	fairly common	permanent
Green-winged Teal	D,R	fairly common	winter
Trochilidae			
Black-chinned Hummingbird	V	uncommon	summer
Anna's Hummingbird	V	common	summer
	V	common	summer
Rufous Hummingbird	V	uncommon	migrant
Allen's Hummingbird	V	fairly common	migrant
	V	rare	summer
Alcedinidae			
Belted Kingfisher	R,D	fairly common	permanent
Picidae			
Red-shafted Flicker	G	common	permanent
Lewis Woodpecker	V, FE	fairly common	winter
Yellow-bellied Sapsucker	V,FW,FE	uncommon	winter
Downy Woodpecker	V,FW,FE	common	permanent
Nuttall's Woodpecker	V,FW,FE	common	permanent

(1) G=general; V=valley-mostly agricultural setting; GP=grassland; U=urban
FW=Diablo Mts.-general; FE=Sierra foothills-general; WO=oak woodlands-Diablo
mntns; D=lower San Joaquin River and other marshes; R=riparian-river bottoms,
lakes and reservours in valley.

<u>Family Species</u>	<u>Habitat Type (1)</u>	<u>Abundance</u>	<u>Time of Occurance</u>
Tyrannidae			
Western Kingbird	V,FW,FE	common	summer
Ash-throated Fly-catcher	V,FW,FE	fairly common	summer
Black Phoebe	R	common	permanent
Hirundinidae			
Tree Swallow	G	common	summer
Rough-winged Swallow	G	fairly common	summer
Barn Swallow	G,V	very common	summer
Cliff Swallow	G,V	very common	summer
Corvidae			
Scrub Jay	G	very common	permanent
Yellow-billed Magpie	U,V,FW	common	permanent
Common Crow	V,GP,U	common	permanent
Paridae			
Plain Titmouse	G	common	permanent
Common Bushtit	V,R,D	common	permanent
Sittidae			
White-breasted Nuthatch	V	common	permanent
Troglodytidae			
House Wren	V,D,R	fairly common	summer
Bewick's Wren	V,D,R	common	permanent
Long-billed Marsh Wren	D,R,V	common	permanent
Mimidae			
California Thrasher	V	fairly common	permanent
Turdidae			
Robin	G	common	permanent
Western Bluebird	G	common	permanent
Silviidae			
Ruby-crowned Kinglet	V	common	winter
Cathartidae			
Turkey Vulture	G	common	permanent

<u>Family Species</u>	<u>Habitat Type (1)</u>	<u>Abundance</u>	<u>Time of Occurance</u>
Accipitridae			
White-tailed Kite	D,V,R	fairly common	permanent
Sharp-shinned Hawk	G	fairly common	permanent
Cooper's Hawk	G	fairly common	permanent
Red-tailed Hawk	G	common	permanent
Red-shouldered Hawk	G	uncommon	permanent
Swainson's Hawk	G	uncommon	summer
Rough-legged Hawk	G	rare	winter
Ferruginous Hawk	G	accidental	winter
Bald Eagle	R	rare	winter
Marsh Hawk	V	common	permanent
Falconidae			
Prairie Falcon	G	uncommon	permanent
Sparrow Hawk	G	common	permanent
Phasianidae			
California Quail	V,FE,FW	common	permanent
Ring-necked Pheasant	V,FE,FW	common	permanent
Gruidae			
Sandhill Crane	D,V	common	winter
Rallidae			
Common Gallmule	D,R	fairly common	winter
	D,R	uncommon	summer
Coot	D,R	common	summer
	D,R	very common	winter
Charadriidae			
Killdeer	V,D,R,FE	common	summer
	V,D,R,FE	very common	winter
Black-billed Plover	V,D,R	fairly common	migrant
Scolopacidae			
Common Snipe	V	common	migrant
	V	fairly common	winter
Long-billed Curlew	V	fairly common	winter
Greater Yellowlegs	V,R	common	migrant
	V,R	fairly common	winter

<u>Family Species</u>	<u>Habitat Type (1)</u>	<u>Abundance</u>	<u>Time of Occurance</u>
Recurvirostridae			
American Avocet	V,R	uncommon	summer
Black-necked Stilt	V,R	uncommon	summer
Laridae			
Herring Gull	V,D,R	fairly common	winter
California Gull	V,D,R	common	winter
Columbidae			
Mourning Dove	G	common	permanent
Rock Dove	G,U	common	permanent
Cuculidae			
Roadrunner	V,FE	rare	permanent
Strigidae			
Great Horned Owl	G	fairly common	permanent
Burrowing Owl	V	fairly common	permanent
Motacillidae			
Water Pipit	V	common	winter
Bombycillidae			
Cedar Waxwing	V,U	common	winter
	V,U	very common	migrant
Laniidae			
Loggerhead Shrike	V	common	permanent
Sturnidae			
Starling	G	fairly common	permanent
Vireonidae			
Warbling Vireo	V	fairly common	migrant
Parulidae			
Orange-crowned Warbler	V	fairly common	winter
Nashville Warbler	V	fairly common	migrant
Myrtle Warbler	V		
Audubon's Warbler	V	very common	winter
Wilson's Warbler	V	common	migrant
Ploceidae			
House Sparrow	G	common	permanent

<u>Family Species</u>	<u>Habitat Type (1)</u>	<u>Abundance</u>	<u>Time of Occurance</u>
Icteridae			
Western Meadowlark	V,FW,FE	common	permanent
Yellow-headed Blackbird	D,R	fairly common	permanent
Redwinged Blackbird	D,R	very common	permanent
Tricolored Blackbird	D,R	uncommon	permanent
Bullock's Oriole	V,U	common	summer
Brewer's Blackbird	G	very common	permanent
Brown-headed Cowbird	G	fairly common	permanent
Fringillidae			
House Finch	G	very common	permanent
American Goldfinch	V,U	common	permanent
Lesser Goldfinch	V,U	common	permanent
Lawrence's Goldfinch	V,U	uncommon	permanent
Rufous-sided Towhee	V,U	very common	permanent
Brown Towhee	V	fairly common	permanent
Savannah Sparrow	V, GP	common	winter
Grasshopper Sparrow	V, GP	uncommon	summer
Oregon Junco	G	common	winter
Chipping Sparrow	V,FE	fairly common	migrant
	V,FE	rare	winter
White-crowned Sparrow	G	very common	winter
Golden-crowned Sparrow	V,FW	common	winter
Song Sparrow	G	very common	permanent

Source: Stanislaus Area Association of Governments, Environmental Resources Management Element; Wildlife and Vegetation, 1974

According to SAAG's Environmental Resources Management Element; Wildlife and Vegetation pages 56 to 59, there are two endangered and two rare animals known to be in Stanislaus County. The Southern Bald Eagle, found near LaGrange, and the Blunt-Nosed Leopard Lizard are endangered. The latter is found in sparsely vegetated plains, low foothills, grasslands and large washes. Increased agricultural use of these habitats has severely reduced its population. The San Joaquin Kit Fox and the Giant Garter Snake are considered rare. The fox is found in open hills and feeds on rodents. Because the rodents are being destroyed, the Kit Fox's food supply is disappearing causing a corresponding reduction in the population. The Giant Garter Snake needs to be near permanent fresh water. The prevalent use of chemicals in these areas has eliminated some of the habitat of the snake.

As the City grows, more and more undeveloped land will be utilized for urban development. Some of the potential habitat for the variety of plants, birds, and animals listed above will be eliminated. It should be noted, however, that the actual land being used as a habitat within the General Plan boundary is probably minimal. The land within the General Plan boundary has been split into pieces that are generally less than 10 acres in size. More than 95% of the 400 or so parcels in the General Plan boundary are less than 10 acres in size. Almost 87% are less than 5 acres. These small parcel sizes mean that there is more of an intrusion of people into the animal's habitat than is usually the case. The movement of people within the habitat area and the noise associated with such movement can have an adverse effect on any birds or animals which may be present. While urbanization will certainly intensify these possible impacts, the harm may already have been done.

Erosion along the bluff area of the Stanislaus River could become a problem. The ultimate City Limit line generally follows the bluff line overlooking the river. Growth is not expected to extend beyond this line. It is possible that development will occur along the top of the bluff similar to that which exists in some areas already. Proper review of development applications to ensure consistency with the policies enumerated below would prevent any problems. With the exception of the bluff area and some minor elevational differences to the west of the City, there are no potential erosion problems.

The following policies are intended to aid in the preservation of natural resources. The implementation measures are designed to further these policies.

Policy A-1 The Stanislaus River and its adjacent riparian habitat will be left untouched despite future development of the City. (Goal 4)

Policy A-2 The City of Riverbank will only annex land as needed to provide an adequate but not excessive supply of land for development. (Goal 1)

Policy A-3 Annexations shall be designed to minimize the conflict between urban development and the open, agricultural land. (Goal 1)

Policy A-4 The City shall oppose further breakdown of agricultural land within its General Plan boundary. (Goal 1)

Policy A-5 Development projects which will result in soil erosion shall not be approved. (Goal 5)

B. Managed Production of Resources

Open space used for the managed production of resources includes "forest lands, rangeland, agricultural lands and areas of economic importance for the production of food or fiber; areas required for recharge of groundwater basins; bays, estuaries, marshes, rivers and streams which are important for the management of commercial fisheries; and areas containing major mineral deposits." (Government Code Section 65560).

The only area described above which applies to Riverbank would be agricultural lands. The City of Riverbank is surrounded by agricultural lands. As mentioned previously most are less than 5 acres in size and might be considered ranchettes. Nearly all of the fringe area is in pasture with some scattered orchards and row crops on large parcels.

Most of this pasture land is not suited for other types of agriculture. The soil north of Patterson Road and west of Oakdale Road is of the Hanford-Tujunga Association and is the result of the alluvial fan of the Stanislaus River. It is a deep, well-drained soil and is among some of the most productive agricultural land in the County. The Hanford-Tujunga Association is usually comprised of Class One and Two soil. The remainder of the soil surrounding the City is largely San Joaquin-Madera Association. This is usually a shallow, well drained soil with a hardpan at 18-30 inches. Normally planted in pasture, this is a Class Four soil.

The City currently has several policies which aid in the management of agricultural lands. First, the City only annexes land as it is felt to be needed to provide room to grow. Recently the City opposed a 173 acre annexation as being premature.

Second, lot sizes have been reduced in the past two years and densities have been increased. This will allow more people to live on less land and will mean that less agricultural land is necessary to provide for urban growth. Third, the City has consistently opposed parcel splits on the fringe of the City which further break down agricultural land into nonproductive units. These policies will be continued and amplified through the following policies and subsequent implementation measures.

Policy B-1 The City of Riverbank will only annex land as needed to provide adequate but not excessive supply of land for development. (Goal 2)

Policy B-2 Annexations shall be designed to minimize the conflict between urban development and agricultural land. (Goals 1 and 2)

Policy B-3 The City shall oppose further breakdown of agricultural land within its General Plan Boundary. (Goals 1 and 2)

Policy B-4 The City shall monitor its actions to make certain it is making the most efficient use of its land. (Goal 2)

Policy B-5 The City shall protest Williamson Act contracts within its General Plan Boundary to permit continued agricultural use of the land until annexation. (Goal 3)

C. Public Health and Safety

Open space for public health and safety includes "areas which require special management or regulation because of hazardous or special conditions such as earthquake fault zones, unstable soil areas, flood plains, watersheds, areas required for the protection and enhancement of air quality." (Government Code Section 65560)

The City of Riverbank's General Plan Elements of Safety and Seismic Safety address the issues raised in the above State statute. More specifically no earthquake faults are found underneath the Riverbank General Plan area, nor are there significant opportunities for land slides, volcanic hazards or expansive soils. The Stanislaus River, although it does not have an adopted designated floodway does have an area shown as the 8000 cubic feet per second (cfs) line. This line is the maximum height of the rivers should the Corps of Engineers permit 8000 cfs of water to be released from New Melones Dam. Unless some totally unknowable and unexpected changes occur, the Stanislaus River will not be higher than the 8000 cfs line.

D. Outdoor Recreation

Open space for outdoor recreation includes "areas of outstanding scenic, historic and cultural values; areas particularly suited for park and recreation purposes, including access to lakeshores, beaches, and rivers and streams; and areas which serve as links between major recreation and open-space reservations, including utility easements, banks of rivers, and streams, trails, and scenic highway corridors. " (Government Code Section 65550) This section of the element will also meet the requirements for a Recreation Element which shows "a comprehensive system of areas and locations and proposed development: 1) natural reservations, 2) parks, 3) parkways, 4) beaches, 5) playgrounds, 6) recreational community gardens, and 7) other recreational areas. " (Government Code Section 75303a)

Many standards exist for determining a community's need for parks. One source, a moderate estimate, is the Recreation and Open Space Standards developed by the National Recreation and Parks Association (NRPA). NRPA's standards for neighborhood and community parks are listed below.

TABLE III
NRPA Standards for Neighborhood and Community Parks

<u>Characteristics</u>	<u>Neighborhood Parks</u>	<u>Community Parks</u>
Area	5 - 20 acres	20 - 100 acres
Service radius	1/4 - 1/2 miles	1/2 - 3 miles
Population	2000 - 10,000	10,000 - 50,000
Ratio ac/pop	2.5 - 1,000	2.5 - 1,000

Source: Robt. D. Buecher (Ed), National Park, Recreation and Open Space Standards, National Recreation and Park Association, 1971

Although these standards are somewhat dated (1971) we still believe them to be valid. Appendix I shows how population distribution has changed from 1975 to 1980. The percentage of park users (young and elderly) has not changed appreciably. NRPA's standards represent an ideal recreational facility in an urban area. These standards are guidelines with which a city can determine its own needs and resources. NRPA also lists the kinds of facilities appropriate for neighborhood and community parks. These facilities include play apparatus areas, sports fields, picnic areas, tennis

courts, swimming pools, and multipurpose courts. Similar standards and guidelines also appear in a State of California publication, Guide for Planning Recreation Parks in California, where parks for various regions in the state are discussed.

The City of Riverbank currently has one community park and several neighborhood parks and play areas. Jacob Meyers Park, a 55 acre community park is located on the north side of the Stanislaus River and, in addition to 2/3 miles of river frontage, has a full range of play, picnic and leisure facilities. The Community Center Park, adjacent to Cardoza School is 3 acres in size and has play, picnic and leisure areas. The other parks/play areas are less than one acre each and are as follows: Hutcheson Park, a one-half acre play area at Fourth and High Streets; California Avenue Park, a one-third acre play area on California Avenue between Terminal Avenue and Eighth Street; Esther Staley Park, a one-sixth acre park at First Street and Santa Fe Street; Pioneer Park, a two-thirds acre park at First Street and High Street with limited play, picnic and leisure facilities. This total of approximately 71.93 acres is equivalent to more than 10 acres of parks per 1000 people. Although the City may provide as many parks as it likes, park-in-lieu fees can only be collected for 5 acres of park per 1000 people under State Law.

Most of these parks do not meet the standards set forth in Table III. The Community Center Park comes closest to meeting the Neighborhood Park criteria. Jacob Meyers is adequate to serve the city until further expansion of its planning boundary. At the projected ultimate population of 20,000 people, Jacob Meyer Park will constitute 2.75 acres of community park for each 1,000 population.

Since the City is only allowed to collect fees for 5 acres of park per 1,000 people, and since the City's sphere of influence population is expected to be about 20,000 people, the City can only require fees to pay for 100 acres of parks. Since there currently is 71.93 acres of parks, only 28.07 more acres can be provided.

The map included in Chapter 4 indicates proposed location of parks. Four of the parks are proposed to be located in conjunction with schools. These parks would be 5 acres each. A fifth park is proposed near Rio Altura School but will be only 3 or 4 acres. One additional park will also be provided at one of the two proposed storm drainage basins shown on the map. The decision for which basin shall also be used as a park will be made as development occurs.

In 1965 the State Legislature enacted the Quimby Act which permits cities and counties to pass ordinances that require either the dedication land land, the payment of in-lieu fees or a combination of both for park and recreation purposes. These requirements are a condition to approval of a final subdivision map. In 1981, the Construction Industry Research Board conducted a survey among California cities and counties to assess the extent that park fees were levied on new development. Jurisdictions calculated fees based on a variety of measures including one or a combination of the following: fair market value of park land; park land development

costs; assessor's appraised value, average cost of undeveloped land, flat fee for each dwelling unit. The average fee of the responding cities and counties was \$640.00 per single family dwelling unit, \$526.00 per multi-family unit and \$369.00 per mobile home.

Following adoption of the Recreation Element in late 1973, a new section was added to the Subdivision Ordinance to begin collecting park and recreation fees. A park standard of 10 acres per 1000 people was adopted and an \$80.00 per unit fee was imposed. When the Subdivision Ordinance was revised in 1978, the section was entirely rewritten to provide 5 acres of park per 1000 people. The rewritten ordinance assumes the following densities and park acreage requirements.

TABLE IV
CITY OF RIVERBANK PARK STANDARDS

Zoning District	Assumed Density	Standard Acres Required/ Dwelling Unit
R-1	4.0 persons/DU	2 acres/100 DU's
R-2	2.5 persons/DU	2 acres/160 DU's
R-3, R-4	2.0 persons/DU	2 acres/200 DU's

The value of park land is estimated (currently at \$20,000/acre) and using the following formula, a per unit fee is derived.

$$2 \text{ acres} \times \$20,000/\text{acre} = \$40,000 \text{ (DU Standard for = fee per dwelling unit Zoning District)}$$

For R-1 zoning the fee is now \$400 per unit, R-2 is \$250 per unit and R-3 is \$200 per unit. This fee is based on the need for 5 acres of park per 1000 population and the densities assumed above. The fee would only pay for purchase of land and not any development. Even if park land can be purchased for \$20,000 an acre, no funds are collected for actually building the park. A recent update of Modesto's Open Space and Recreation Element included a cost estimate of development of a 5 acre Neighborhood Park. The chart below shows this cost break down.

TABLE V
PARK DEVELOPMENT COSTS IN THE CITY OF MODESTO

Park Development	Cost of 5 acre Neighborhood Park
Master Plan, engineering	\$ 40,000.00
Landscaping and site preparation	180,000.00
Restroom/utility building	85,000.00
Game Courts/apparatus	55,000.00
Training Pool	60,000.00
Picnic units, lights	50,000.00
Total	\$470,000.00

It has not, in the past, been the City of Riverbank's policy to have training pools in parks. Even without the pool the park development would cost over \$400,000 (\$80,000 per acre). Added to land purchase costs of \$20,000 per acre, the total cost of providing a park is \$100,000 per acre - about five times as much as is currently being collected. In order to at least have some grass in the park, the fee should be adjusted to at least pay for the landscaping and site preparation. Other facilities can be added as money becomes available.

In addition to parks the City provides recreational opportunities through its swimming pool and community center. This swimming pool is open from June to September. In 1980 approximately 10,500 people used the pool. This increased to over 13,000 in 1981 at 25% increase. Activities are also held from time to time at the community center. Annually the City provides liability insurance coverage for a variety of local basketball, baseball, softball, volleyball, track and weight lifting teams.

The City of Riverbank Circulation Element includes proposed bike routes and bike lanes. These facilities tie most of the major facilities within the City to one another. These bike routes are very important in making recreation facilities available and accessible to their most likely users. The system described in the circulation element should be implemented.

The following policies will be used to further provide outdoor recreational opportunities.

POLICY D-1 The City of Riverbank shall maintain park in lieu fees at a level adequate to provide parks in a ratio of acres to population established by this element (Goal 6).

POLICY D-2 The City of Riverbank shall purchase land in approximate locations as shown on the map labeled Riverbank Park Plan (Goal 6).

POLICY D-3 Parks shall be developed as growth warrants (Goal 6).

POLICY D-4 When school districts purchase school sites, the City shall as soon as practical, purchase an adjoining five acres for park purposes (Goal 6).

POLICY D-5 Bikeways as described in the Circulation Element should be designed to serve recreational facilities (Goal 7).

CHAPTER IV

Specific Implementation Measures

The preceding Chapter sets down plans and policies to be followed by the City of Riverbank with respect to Open Space, Conservation and Recreation. However, implementing these plans and policies requires specific actions. Some of these actions can take place now, others are ongoing responsibilities, some are done periodically, and still others only when the need arises. The specific implementation measures needed for open space, conservation, and recreation purposes are listed below.

1. Each proposal for development along with the Stanislaus River shall be carefully reviewed and properly conditioned to eliminate any possible impact to the Stanislaus River and its riparian habitat (Policy A-1).

2. When reviewing annexations, information regarding existing vacant land already within the City will be considered by the Planning Commission and City Council prior to granting support for the annexation (Policy A-2).

3. Each annexation shall be reviewed to ensure it does not further urban sprawl but rather continues to provide a compact city limits boundary without County islands or peninsulas of City land (Policy A-2; Policy B-2).

4. When a referral of a parcel split is received from the County, the City will oppose the creation of parcels of less than 10 acres in size (Policy A-4; Policy B-3).

5. Each development project shall be reviewed to determine whether or not soil erosion may occur. If erosion is a possibility, the project shall be modified or conditions shall be imposed to eliminate the possibility of erosion. If modification or conditioning is not possible, the project shall be denied (Policy A-5).

6. The City shall periodically review its Zoning Ordinance and the Land Use Element of the General Plan to ensure that the density of development permitted within the City is the most efficient possible while still maintaining the quality of life of its residents (Policy B-4).

7. Park in lieu fees shall be updated as soon as possible to reflect increased land values, development costs, and reduction in the acreage of new parks to be provided (Policy D-1).

8. As the City approaches the park sites shown on the map labeled Riverbank Park Plan, the land will be purchased or required to be dedicated prior to development (Policy D-2).

9. As urban growth occurs near City-owned park land, the parks will be gradually developed as demand increases (Policy D-3).

10. New development shall be reviewed to determine whether any required street construction should include bike paths (Policy D-4).

APPENDIX I
Age of Population
1975 & 1980

AGE	TOTAL				MALE				FEMALE			
	1975		1980		1975		1980		1975		1980	
0-19	1,813	39.74	2,124	37.29	880	40.44	1,031	37.88	933	39.16	1,093	36.77
20-24	386	8.47	537	9.43	186	8.51	255	9.36	200	8.39	282	9.48
25-59	1,723	37.28	2,251	39.53	841	38.56	1,102	40.49	882	37.03	1,149	38.64
60 and over	639	14.02	783	13.76	271	12.47	334	12.27	368	15.41	449	15.10
TOTAL	4,561	100.0	5,695	100.0	2,178	100.0	2,722	100.0	2,383	100.0	2,973	100.0

Source: 1975 Special Census and 1980 Decennial Census

CHAPTER IV Specific Implementation Measures

The preceding Chapter sets down plans and policies to be followed by the City of Riverbank with respect to Open Space, Conservation and Recreation. However, implementing these plans and policies requires specific actions. Some of these actions can take place now, others are ongoing responsibilities, some are done periodically, and still others only when the need arises. The specific implementation measures needed for open space, conservation, and recreation purposes are listed below.

1. Each proposal for development along the Stanislaus River shall be carefully reviewed and properly conditioned to eliminate any possible impact to the Stanislaus River and its riparian habitat. (Policy A-1)
2. When reviewing annexations, information regarding existing vacant land already within the City will be considered by the Planning Commission and City Council prior to granting support for the annexation. (Policy A-2) (Policy B-1)
3. Each annexation shall be reviewed to ensure it does not further urban sprawl but rather continues to provide a compact city limits boundary without County islands or peninsulas of City land. (Policy A-3) (Policy B-2)
4. When a referral of a parcel split is received from the County, the City will oppose the creation of parcels of less than 10 acres in size. (Policy A-4) (Policy B-3)
5. Each development project shall be reviewed to determine whether or not soil erosion may occur. If erosion is a possibility, the project shall be modified or conditions shall be imposed to eliminate the possibility of erosion. If modification or conditioning is not possible, the project shall be denied. (Policy A-5)
6. The City shall periodically review its Zoning Ordinance and the Land Use Element of the General Plan to ensure that the density of development permitted within the City is the most efficient possible while still maintaining the quality of life of its residents. (Policy B-4)
7. Park-in-lieu fees shall be updated as soon as possible to reflect increased land values, development costs, and reduction in the acreage of new parks to be provided. (Policy D-1)
8. As the City approaches the park sites/storm drainage ponds shown on the map labeled Riverbank Park Plan, the land will be purchased or required to be dedicated prior to development. (Policy D-2)
9. As urban growth occurs near City-owned park land, the parks will be gradually developed as demand increases. (Policy D-3)
10. New development shall be reviewed to determine whether any required street construction should include bike paths. (Policy D-4)

Riverbank Housing Element

JUNE, 1991

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INTRODUCTION

Housing is one of the basic human needs, and historically low-income families have always had some difficulty in adequately meeting that need. However, housing costs have risen sharply over the past several years and as a result, more and more families which are not in the low-income range are finding it increasingly difficult to afford adequate housing also. The provision of housing has become a critical and multifaceted problem requiring complex solutions which will need to be undertaken jointly by all levels of government and the private sector. One method of involvement for local governments is to adopt a housing element with a comprehensive set of policies to guide decision making in the areas of new housing supply and maintenance of existing housing.

The Housing Element is one of the nine state mandated elements of the Riverbank General Plan and is required by Section 65302(c) of the California Government Code. The prescribed guidelines for the preparation of the Housing Element may be found in the Housing Element Manual (5)*, prepared by the California Department of Housing and Community Development (HCD). The Manual contains two requirements of a general nature and ten others which are more specific in nature.

The general requirements state that the content of the Housing Element shall include:

1. An evaluation of the local housing conditions, including an analysis of the capacity of the existing housing supply to provide all economic segments of the community with decent housing. (3:692.6)

*References are annotated by the source number in the list of references and the page number(s) (if any) of the source (source:page).

2. A housing program consisting of a comprehensive problem solving strategy adopted by the local governing body which both establishes local housing goals, policies, and priorities aimed at alleviating unmet needs and remedying any housing problems, and sets forth the course of action which the locality is undertaking or intends to undertake to effectuate its goals, policies, and priorities. (3:692.6)

The specific requirements state that the housing program:

1. Shall describe the steps being taken to preserve existing housing and neighborhoods through such measures as rehabilitation, code enforcement, and the provision of adequate municipal facilities and services. (3:692.12)
2. Shall emphasize the importance of preserving the affordability of housing while improving or maintaining housing conditions. (3:692.12)
3. Must include standards and plans for the provision of adequate sites to accommodate a range of housing types with respect to the needs of all economic segments of the community. (3:692.12)
4. Should seek to reduce the effects of discrimination in housing based on race, color, religion, sex, family size, marital status, national origin, ancestry or other arbitrary factors, and to provide safeguards against future discrimination in housing. (3:692.12)
5. Must make a good faith, diligent effort to provide opportunities for and to facilitate the maintenance, improvement, and development of an appropriate variety and choice of housing for all economic segments of the community. Such effort must include a commitment to pursue and cooperate in available federal and state housing programs or indicate the manner in which the locality intends to address its housing needs without such assistance. A locality is not required to undertake programs, which are economically infeasible in order to make a good faith, diligent effort. (3:692.13)
6. Must include an initial study and a negative declaration, or an environmental impact report in accordance with the State EIR Guidelines and the California Environmental Quality Act. (3:692.13)
7. Must be consistent with the policies of other adopted General Plan elements. (3:692.13)
8. Shall be developed through a decision-making process which is accessible to and directly involves all economic segments of the community. (3:692.15)
9. Should foster and benefit from a process of intergovernmental coordination to pursue regional or sub-regional approaches to confronting housing problems. (3:692.15)

10. Shall be revised as need dictates, but not less than once every five years. (3:692.15)

The California Administrative Code further states that because local housing policies and programs have impacts on the larger market areas as well as the geographical area of the local jurisdiction, it is not enough for a locality to measure its responsibility to the community only in terms of the needs of its resident population. The locality must also share a collective responsibility for adequate housing provision with other localities within the market area. (3:692.6) Obviously, the City is not in a position to make a realistic attempt to provide for the housing needs that exist in the much larger cities in the vicinity of Riverbank. The Housing Element has, however, accepted the fair-share allocation of housing needs established for the City in the Housing Distribution Plan. (11:6)

State legislation enacted in 1980 (Chapter 1145, Statutes of 1980; AB 2853) requires the Stanislaus Area Association of Governments (SAAG) and other councils of governments (COGs) in California to determine existing and projected regional housing needs. SAAG is also required by this legislation to determine city and county shares of the regional housing needs. The local shares of regional housing needs are to be considered in the development of city and county housing elements of local general plans.

In addressing housing needs, five areas of special needs must be analyzed. Special housing needs of the handicapped, elderly, large families, farm-workers and families with female heads of household must be analyzed.

The purpose of the Housing Element is to adequately satisfy all of the requirements discussed above; the challenge is to design a housing program which is responsive to the needs of the community's residents, and yet is economically feasible given a limited amount of available resources and the uncertain fiscal future of local governments. To meet the purpose, planning staff from the Stanislaus Area Association of Governments and the City of Riverbank cooperated in a joint effort to prepare all necessary staff work. To meet the challenge, a four-step process has been developed:

1. Staff assembled information on local housing characteristics, existing programs, and options for new housing programs.

2. The Housing Element, including the recommended program, will be presented to the Planning Commission and a public hearing will be held at that time.
3. The Housing Element, as approved by the Planning Commission, will be presented to the City Council at which time another public hearing will be held.

SUMMARY

This General Plan element has been prepared to serve as a general housing policy statement for the City of Riverbank and is a revision to the Housing Element approved by the City Council on December 10, 1973. In addition, the revised Housing Element contains goals, objectives, and recommendations for the implementation of specific actions. The intent of the recommended actions is to alleviate the unmet housing needs of Riverbank residents. The emphasis of the Housing Element is primarily, but not exclusively, on the housing needs of low and moderate-income households.

The first section of the Housing Element reviews the state legislative requirements for the completion of revised housing element and describes the specific requirements for their content. The second section is this Summary. The third section contains definitions of terms and a description of the methodologies used to project population and housing needs. The fourth section is a discussion of social and economic characteristics in Riverbank (e.g., income, population, housing costs, housing conditions) and contains an analysis of housing needs in the City. The fifth section is the housing program and contains three basic sections: a description of existing housing programs, an analysis of five alternative programs, and the program recommended for adoption. The sixth section is a response to state and federal requirements.

METHODOLOGY

DATA SOURCES

BASIC DATA

Major informational sources used in development of this mandated Housing Element include the 1975 Special Census of the Cities and County of Stanislaus (9) (10), Projections for Stanislaus County Update 1982 (6), Housing and Community Development Implementation Plan for Stanislaus County (12), Housing Distribution Plan for Stanislaus County (11), 1980 Decennial Census, and 1982 Housing Needs Report Stanislaus County and its Cities.

The Special Census was a joint effort between local governments and the State Department of Finance in cooperation with the U. S. Bureau of Census.

The Projections for Stanislaus County Update 1982 is a SAAG report prepared with the assistance of staff from the California Department of Transportation (CALTRANS), District 10. The Stanislaus County Planning Department prepared the Housing and Community Development Implementation Plan, and the Housing Distribution Plan for Stanislaus County. The latter report has been certified by the U. S. Department of Housing and Urban Development for use as the Housing Allocation Plan for Stanislaus County.

In addition to the above resources, SAAG has conducted a countywide survey of existing public services for housing resources for the purpose of providing information into the City of Riverbank's Housing Element.

Moreover, the City of Riverbank provided valuable local data by assuring availability of the most current statistical information related to housing within the municipality. This helps bridge the distance between the data of housing needs of the corporate city, provided by the Census and County Planning reports, and the areawide data referenced in the CALTRANS report.

DEFINITIONS

The term "households" refers to all persons occupying a dwelling unit.

Low and Moderate Income. Fundamental to the purpose of a Housing Distribution Plan is the determination of actual income levels. The standard definition of a low-income family is one which has an income below 80% of the median household income for the area but above the cutoff point for very low-income status. Since the census shows the 1979 median household income of Stanislaus County to be \$16,078, households earning under \$12,862 were considered to be in the low-income range. For very low-income households, the definition is normally those with incomes under 50% of the median household income for the area. Moderate-income households are those households which have an income over 80% of the median income for the area but less than 120% of the median.

Elderly and Handicapped. An elderly household is one in which the family size does not exceed two people, and at least one person is over 62 years of age. Handicapped households are those one and two person households which include an individual with a walking or seeing disability. (11:5)

Minority. A minority household is one in which the head of household defines his or her race or ethnic background as Mexican-American or Latin-American, Black or Negro, American Indian, Oriental, or other nonwhite.

Large Family. A household containing more than four people is considered as a large family household. (11:5)

Market-Rate Household. A market-rate household is one which has the financial capability to meet their housing needs without sacrificing other essential needs.

Nonmarket-Rate Household. A nonmarket-rate household is one which does not have the financial capability to meet their housing needs without sacrificing other essential needs. For the purpose of maintaining consistency in determining needs, nonmarket-rate households are further defined as those which pay 25% or more of the gross household income for housing costs.

Overcrowded. An overcrowded household is defined as one in which there is less than one room per person. This condition may indicate one of two needs: a need for additional housing units, or more commonly, a need for rent supplements to assist large families to obtain otherwise unaffordable larger units.

NEED

In this report, total need is defined as the summation of new units, rehabilitation units and rent supplement units which would be required to enable all households of various income levels in the City to be adequately housed.

New Units. This includes the number of dilapidated or inadequately constructed units. (11:5)

Rehabilitation Units. This includes deteriorating units. (11:5)

Rent Supplement Units. This includes low and moderate-income nonmarket-rate households plus the number of overcrowded households unable to afford a home of adequate size. (11:5)

HOUSING CONCERNS IN RIVERBANK

DATA

POPULATION AND EMPLOYMENT

Throughout the period of 1960 to 1980, the history of Riverbank has been one of growth. During that time, the City's population increased 105%, from 2,786 to 5,695, and by 1990 the population is expected to approach 7,300. Beyond that point, current projections indicate that Riverbank will achieve a size of almost 9,500 by 2000 (see Table 1). The rapid rate of growth can be attributed in part to the fact that rapid growth in the northern part of the City of Modesto has extended Modesto's city limits to within a few miles of Riverbank. Since Modesto now estimates its population to exceed 120,000, it should be expected that neighboring smaller cities will experience some "spillover" growth from a city of that size.

In order to efficiently accommodate anticipated growth, it is the task of the City to determine the location of future growth, the appropriate standards for development, and to plan for the provision of development infrastructure to assure that all residents receive an adequate level of city services. (6:2) (7:83) (8:3) (9:5)

The City of Riverbank, like Stanislaus County as a whole, has an employment base that relies heavily on agriculture. Agriculture, durable and non-durable goods manufacture and retail trade employ almost 58% of the employed Riverbank residents. Countywide, approximately 46% of the population is employed in those sectors of industry. Table 2 displays the number and percentage of residents in Riverbank employed by industrial class and the County as a whole.

HOUSING UNITS

Future growth in housing units is projected to increase even more rapidly than the growth in population. Part of this difference is due to the fact that average family size has decreased, resulting in more households per given quantity of population. (5:37) Smaller family size coupled with the increased costs of buying a home has fostered a demand for apartments and other multiple units. Table 2 displays the assumed housing need developed for the City of Riverbank through the SAAG countywide Housing Needs Report.

TABLE 1
POPULATION AND PROJECTED POPULATION GROWTH

	<u>1980⁽¹⁾</u>	<u>1985⁽²⁾</u>	<u>1990⁽²⁾</u>	<u>1995⁽²⁾</u>	<u>2000⁽²⁾</u>
Riverbank	5,695	6,191	7,209	8,280	9,492
% Increase/ Five Years		8.7	16.4	14.8	14.6

SOURCES:

1. 20th Decennial Census, 1980
2. Projections for Stanislaus County, Update 1980

TABLE 2
Employment by Industry

<u>Industrial Class</u>	<u>City of Riverbank</u>		<u>County</u>	
	<u>Workers</u>	<u>%</u>	<u>Workers</u>	<u>%</u>
Agriculture	241	13.1	10,154	9.6
Construction	102	5.5	7,377	7.0
Manufacturing, Nondurable Goods	382	20.7	14,394	13.6
Manufacturing, Durable Goods	139	7.5	6,566	6.2
Transportation	64	3.4	3,652	3.4
Communications & Public Utilities	19	1.0	2,823	2.7
Wholesale Trade	38	2.0	4,773	4.5
Retail Trade	278	16.0	18,028	17.0
Finance, Insurance, Real Estate	51	2.7	5,186	4.9
Business & Repair Services	114	6.1	4,459	4.2
Pers., Entertainment, Rec. Svces.	73	3.9	3,262	3.1
Health Services	125	6.7	7,766	7.3
Educational Services	122	6.6	8,918	8.4
Other Professional Services	62	3.3	4,328	4.1
Public Administration	27	1.5	4,206	4.0
TOTAL	1,857	100.0	105,892	100.0

SOURCE: 1980 Census

TABLE 3

ASSUMED HOUSING NEED 1983-89
BY INCOME CATEGORY

CITY OF RIVERBANK

1983(1) Housing Units	1983-89(2) Assumed Increase In Housing Needed	Above Moderate Income	Moderate Income	Low Income	Very Low Income
		<u>40.66%</u>	<u>19.01%</u>	<u>16.78%</u>	<u>23.55%(3)</u>
1,982	587	239	112	98	138

(1) SAAG Survey Conducted June, 1983.

(2) 1983 Housing Needs Report, Stanislaus County and Its Cities

(3) Based on 1980 U.S. Census for Stanislaus County Household
Income Unadjusted by Household Size.

VACANCY RATE

A vacancy rate of 5% is generally considered necessary to maintain a sufficient level of available units for a healthy housing market. The 1980 Census disclosed that Riverbank had a 8.4% vacancy rate that year. Countywide, the census showed the vacancy rate to be 7.6%. (10:95) A vacancy rate higher than 5% is not necessarily indicative of a problem but is probably reflective of the lag time which exists between new home completion and occupancy. In cities with moderate to rapid growth, this lag time can inflate the vacancy.

HOUSEHOLD INCOME

Many people are reluctant to answer questions regarding their incomes because they consider it an intrusion upon their privacy. Consequently, some of the respondents in Riverbank failed to complete the section of the census questionnaire on income. The non-response may distort the profile of income characteristics unless the non-respondents were distributed evenly among the various income groups.

However, if the responses received can be considered as characteristic of all households, the census data indicate that the median annual household income for the City of Riverbank was \$13,285 in 1979, which was \$2,793 or about 17% lower than the countywide median of \$16,078 as reported in the 1980 Census. Given these figures, it appears that about 1,011 (58%) of the households in Riverbank received less income than the county median in 1979. Moreover, the data indicates that approximately 1187 households (68%) were in the low or moderate-income range at that time. Median annual income has increased since 1980 and will undoubtedly continue to increase, but it must be expected that the household income for some low-income families, particularly those receiving retirement or other forms of fixed incomes, may not increase proportional to the median. For these families, it may become increasingly difficult to cope with increasing housing costs.

TABLE 4
1979 INCOME CHARACTERISTICS

<u>HOUSEHOLD INCOME</u>	<u>HOUSEHOLDS</u>	<u>% OF TOTAL</u>
\$ 0 - \$ 4,999	264	15.2%
5,000 - 7,499	221	12.0
7,500 - 9,999	171	10.2
10,000 - 14,999	293	16.9
15,000 - 19,999	238	13.7
20,000 - 24,999	233	13.4
25,000 - 34,999	162	9.3
35,000 - 49,999	69	4.0
50,000 - OR MORE	<u>76</u>	<u>4.4</u>
TOTAL	1733	99.9%

SOURCE: 1980 Census

TABLE 5
GROSS MONTHLY HOUSING COSTS

<u>COSTS</u>	<u>NUMBER OF RENTERS</u>	<u>NUMBER OF OWNERS</u>	<u>TOTAL HOUSEHOLDS</u>	<u>% OF TOTAL</u>
\$ 0 - \$ 99	67	--	67	3.9%
100 - 149	76	19	95	5.5
150 - 199	175	113	288	16.8
200 - 249	116	142	258	15.1
250 - 299	66	94	160	9.3
300 - 349	26	60	86	5.0
350 - 399	12	64	76	4.4
400 - 499	16	83	99	5.8
500 OR MORE	--	151	151	8.8
NO CASH	<u>19</u>	<u>414</u>	<u>433</u>	<u>25.3</u>
TOTAL SURVEYED	573	1140	1713	99.9%
MEDIAN PAYMENT	\$187	\$297		

SOURCE: 1980 Census

HOUSING COSTS

The percent of household income spent on gross housing costs (including utilities) is the usual indicator of the need for rent supplements or additional construction of low-cost units. As noted above, household income in Riverbank is projected to increase. If housing costs escalate at a rate equal to, or less than household income, the per capita need for rent supplements should theoretically not be any greater than that which presently exists. However, housing market influences cannot be predicted with a great degree of confidence. Over the past several years, the rise in housing costs has far outstripped the rate of increase for household income. In 1979, the median housing cost for renters was \$187 per month, while homeowners paid a median of \$297 per month. Since the median housing cost includes all segments of the community, it should be expected that low-income households spent a greater percent of their income for housing than the median. Although the median housing costs in Riverbank were lower than the countywide median in 1979, Riverbank residents still spent a greater percentage of their income on the average for housing than did all residents countywide because the City's median household was lower than for the whole County.

HOUSING CONDITION

Habitability or housing condition refers to the state of the units' physical condition in relation to health and safety standards or in relation to market values. Houses whose market value fail to keep pace with others of comparable age may be in a state of deterioration or in a neighborhood which is generally deteriorating. Identification of marginal neighborhoods where the state of deterioration is at present minimal may indicate a need for preventive measures to halt the neighborhood's decline. In many cases, the provision of curbs, gutters and street lights can dramatically improve the visual attractiveness of a neighborhood.

The physical condition of housing (sound, deteriorating, dilapidated) was visually surveyed as part of the 1975 Special Census. Within the City of

Riverbank, there were 101 homes occupied by low or moderate-income households which were identified in the HDP as being in a state of dilapidation or deterioration. These units represent 7.2% of the City's 1975 housing stock. (11:6) In addition, there are areas within the City which need public facilities projects. Some of these areas are scheduled in the Capital Improvement Program to have those facilities provided. (27)

OVERCROWDING

Overcrowding is one of the few major housing problems which has shown significant declines in recent years. The principal factor in the decline has been the fall in average household size. Between 1960 and 1970, overcrowding fell from 9.5% to 7.8% of all households statewide. Since 1970 the dramatic drop in average household size has been accompanied by a substantial drop in overcrowding -- to about 5.5% of California households in 1976. (5:37)

TABLE 6
OVERCROWDING
CITY OF RIVERBANK 1980

	<u>Housing Units</u>	<u>Overcrowded Units*</u>	<u>Percent Overcrowded</u>
City of Riverbank	1,758	204	11.6
Stanislaus County	94,243	5,450	5.8

* Housing units that exceed 1.01 persons per room.

SOURCE: 1980 Census

Overcrowding is often reflective of one of three conditions; either a family or household is inhabiting too small a dwelling, a family is required to house extended family members (i.e. grandparents or grown children and their families living with parents), or a family is renting inadequate living space to nonfamily members. Whatever the cause of overcrowding, there appears to be a direct link to housing affordability. Either homeowners/renters with large families are unable to afford larger

dwellings; older children wishing to leave home are prohibited from doing so because they cannot qualify for a home loan or are unable to make rental payments; grandparents on fixed incomes are unable to afford suitable housing or have physical handicaps that force them to live with their children; or families with low incomes will permit overcrowding to occur in order to derive additional income. However, the causes cannot be determined without conducting special studies.

These overall statistics are also not fully representative of the overcrowding problem because overcrowding is not dispersed evenly throughout the population. Overcrowding is much more common among disadvantaged groups than among the population in general, and the families with the most children are most likely to be overcrowded. The result is that disadvantaged children are a large percentage of the persons living in overcrowded conditions. (5:38)

Indeed, many of the areas in Riverbank identified in the Housing Distribution Plan as having a high concentration of overcrowded households are also identified as having a concentration of low-income minority persons. (12)

HOUSING SITES

One of the functions of a housing element is to assess the availability of building sites to accommodate the need for new housing units for all segments of the community. Barring a totally unexpected and unprecedented high rate of growth, the City of Riverbank has provided well for the accommodation of future housing needs. A review of vacant residential land within the City indicates that there are about 141 acres designated as residential.

A build-out study conducted by SAAG in February 1981 projected that the residentially zoned land would be built-out by 2010. The residential and residential reserve were projected to be built-out by 2101. The build-out study was the first of its kind undertaken by SAAG and due to the many assumptions and variables it can only be of limited use in planning. This is merely one estimate of the developmental capacity of the Riverbank General Plan Area. A minor change in population projections would have a significant affect on the build-out dates. In addition to the residentially zoned land, the City has a very small amount of publicly owned surplus land. This property is comprised of old well sites and is significant in considerations regarding future residential development.

Vacant residential land and probable densities are contained in Table 7. The number of available sites far exceeds the projected need for all forms of housing during the five year period of 1983-1989. Present growth projections for the next five years do not represent a threat to infrastructure capacities. Riverbank has enough water and sewer capacity to accommodate expected growth. A 1980 Capital Investment Strategy Report compiled by SAAG found that in 1979 Riverbank was using 73% of its wastewater treatment capacity. The remaining 27% of the facility is more than adequate to service the projected growth in the next five years. No moratoriums on sewer/water facilities or growth are foreseen in the near future. (33) However, old sewer lines through the downtown area are not adequate to accomodate for fringe growth. This situation is being remedied through development fees charged to developers parcels on the fringe. In addition this cause will be aided through the development of a Redevelopment District.

TABLE 7

VACANT RESIDENTIAL LAND WITHIN RIVERBANK

Scattered R-1 lots		60-70 lots
Approved Condominiums Units		132 units
Approved R-1 Subdivisions	37.44 acres	197 units
Approved Mobile home parks	20.17 acres	146 units
Approved R-2 Subdivisions	28 acres	284 units
Land Zoned R-1 with no approved plans	24 acres	120-140 units possible
Land Zoned R-2 with no approved plans	26.81 acres	270-320 units possible
Land Zoned R-3 with no approved plans	5 acres	100 units possible
	141.42 acres	1309-1389 units possible

In addition, there are some 20 acres scattered around the City in 1-3 acre parcels that may or may not develop.

Standards and criteria to determine suitability of sites for potential nonmarket-rate housing have limited impact. Recent amendments to Section 65008 of the Government Code state that "no city, county or city and county shall, in the enactment or administration or ordinances pursuant to this title, prohibit or discriminate against a residential development because such development is intended for occupancy by persons and families of low and moderate income...". Any land zoned for single-family homes can thus be developed for low-income housing if a developer chooses. The City cannot, in other words, base subdivision decisions on financing arrangements or who is going to live there.

All vacant sites zoned for residential uses meet the HUD Site and Neighborhood Standards and the HUD Property Standards (Title 24, Sections 880.206 and 880.207) for nonmarket-rate housing.

Programs and actions being undertaken by the City of Riverbank are listed in the matrix entitled Implementation of Housing Actions.

Based on the projections of need for new units (see Table 3), it would appear that Riverbank has provided for ample sites to accommodate growth within the City well beyond 1995. Moreover, it is appropriate that the City provide sites for the growth needs of the County since the County adheres to a policy of not allowing development in unincorporated areas in the vicinity of cities. As a result, it is probable that nearly all future growth will occur within the City.

MANUFACTURED HOUSING

Statewide

Mobile homes have traditionally represented one form of affordable housing for lower income families. Construction costs per square foot have always been significantly lower for mobile homes than for site-built housing. Moreover, many mobile home owners have been able to avoid the high capital cost of purchasing lots by renting or leasing space in a mobile home park. However, mobile home ownership has also been characterized by some rather serious drawbacks.

Until about ten years ago, the quality of construction for most mobile homes was inferior to site-built homes. While owners of conventional homes were able to capitalize on the appreciation in the value of their homes, the value of mobile units depreciated. In addition, owners of conventional homes were guaranteed a hedge on inflation since they were typically locked into a fixed house payment for a thirty-year period. Mobile home owners, on the other hand, were subject to increases in space rent and the cost of services provided by the mobile home park owner. And as double-wide, and even triple-wide, mobile homes became more common, many owners found themselves unable to obtain fire insurance because the units were packed too closely together in older parks that were not designed to accommodate such large units.

More recently, another problem of major proportions has surfaced for residents of mobile home parks. Most mobile home park owners depreciate their investments over a ten-year period. After the depreciation has been exhausted, one of the major tax advantages of owning rental property is lost and it becomes more attractive for the park owner to file a subdivision map converting the park to a condominium development. The park resident who cannot afford to purchase a site faces some major costs nonetheless. Moving a mobile home to a new location is quite expensive, and set-up costs currently average about \$2,500. (34-27) Finally, some mobile home owners will be unable to find another park willing to accept them because their units are too old or don't meet minimum size requirements.

Part of the difficulty in finding locations for units displaced by condominium conversions is due to a lack of sufficient mobile home parks to accommodate market demand. To some extent, the shortage has been fostered by local governments which have been reluctant to permit the development of mobile home parks. The disillusionment of local governments with mobile home parks was based largely on the conviction that they were fiscal liabilities rather than assets. Until recently, mobile homes have been taxed as vehicles rather than real property and, consequently, local governments realized less revenues from them even though they required the same municipal services as conventional homes.

The problems faced by mobile home owners, municipalities and the mobile home industry, however, have lessened substantially because of State and Federal legislation adopted during the past several years. The most significant piece of Federal legislation is the "National Manufactured Housing Construction and Safety Standards Act of 1974". Although not identical, the construction standards for mobile homes are now comparable to those of site-built housing. Consistent with the improved quality of construction, HUD recently approved the issuance of FHA and VA loans to finance mobile home purchases.

At the state level, a number of gains have been made as well in just the past few years. The following list represents a summary of that progress.

1. Mobile homes can now be placed on permanent foundation systems.
2. Those placed on permanent foundations and those sold new are taxed as real property rather than motor vehicles.
3. Mobile home owners paying ad valorem taxes can qualify for homeowners exemptions.

4. Mobile homes can be constructed without wheel hubs, axles and tongues, thereby lowering construction costs several hundred dollars.
5. The maximum width of units transported on highways was increased to fourteen feet. The wider sections permit the construction of units which are more similar in appearance to site-built homes.
6. The bill which undoubtedly has the greatest impact is SB 1960 which permits mobile homes to be placed on any lot zoned for single family residential use, subject to the same development standards as site-built homes. SB 1960 has made a great number of potential sites available for mobile home use, and may have relieved some of the pressure from mobile home parks.

In spite of all of the recent advancements, mobile homes cannot be viewed as a panacea for the housing problems of low-income persons. Along with the improved quality of construction has come corresponding increases in costs. In today's market, the mobile home industry can offer two-story units with wood or drywall construction, shake or tile roofs and a variety of roof pitches. However, in the process of improving its product, the mobile home industry has sacrificed the traditional cost advantages. One recent study estimates the cost of a 1,430 square foot mobile home placed on a permanent foundation, and located on a 6,000 square foot lot at \$75,100 as compared to \$88,200 for a comparable site-built home. (34-27) Mobile homes have graduated from the realm of affordable housing to alternative housing. In 1980, HUD recognized that the primary distinction between mobile and site-built homes is the location of construction and formally changed the name "mobile home" to "manufactured housing".

Locally

The City of Riverbank currently has four mobile home parks which contain a total of sixty spaces. At the present time, plans for two new family parks have been approved. These mobile home parks will provide 146 units when completed and filled.

In response to SB 1960, the City has adopted an ordinance to implement the legislation. The ordinance includes provisions for limited architectural review and allows mobile homes in all residential zones.

HOUSING CHARACTERISTICS

Tenure

In order to further highlight the differences in housing between renters and owners, Tables 8-10 have been prepared. This data was provided through

visual observation conducted during the 1975 Special Census. New data was not available from the 1980 census. Renters housing conditions are consistently poorer than that of owners. In Riverbank, approximately 13% of the renter occupied homes were deteriorated, while only 6% of the owner occupied homes were in the same condition. On the same note, 3% of the renter occupied homes were found to be dilapidated while .06% of the owner occupied homes were dilapidated. Table 9 indicates that renters with an annual income of less than \$10,000 comprise 91% of those people living in deteriorating homes. Rental housing units vary to a great extent; deteriorated housing exists among all incomes up to \$25,000 annually. Table 11 indicates the age of housing units. The majority of the units in the City are over 20 years old. Homes 31 years and older comprise almost 37% of the City's housing stock.

TABLE 8
1975 CONDITION OF HOUSING UNITS
FOR ALL HOUSEHOLDS AND ELDERLY
AND HANDICAPPED HOUSEHOLDS

	<u>Housing Condition</u>				<u>Total</u>
	<u>Deteriorating</u>	<u>Dilapidated</u>	<u>Inadequate Construction</u>	<u>Adequate</u>	
<u>TENURE</u>					
<u>Renter Occupied</u>					
All Households	65	14	4	430	513
Elderly and Handicapped	14	5	1	*	*
<u>Owner Occupied</u>					
All Households	56	5	4	798	863
Elderly and Handicapped	29	1	1	*	*

*Information is unavailable.

Source: 1975 Special Census, Book II

TABLE 9
RENTER HOUSING CONDITION
BY INCOME IN RIVERBANK

<u>INCOME</u>	<u>Housing Condition</u>			<u>Inadequate Construction</u>
	<u>Adequate</u>	<u>Deteriorating</u>	<u>Dilapidated</u>	
No Response	64	11	3	0
0-1999	23	2	2	1
2000-3999	92	16	5	1
4000-5999	82	14	2	0
6000-7999	59	7	1	0
8000-9999	34	9	1	0
10000-11999	24	2	0	1
12000-14999	28	3	0	1
15000-24999	19	1	0	0
25000-49999	4	0	0	0
50000+	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL	429	65	14	4

Source: 1975 Special Census, Easytrieve 8.2C July 30, 1981

* * * * *

TABLE 10
OWNER HOUSING CONDITION
BY INCOME IN RIVERBANK

<u>INCOME</u>	<u>Housing Condition</u>			<u>Inadequate Construction</u>
	<u>Adequate</u>	<u>Deteriorating</u>	<u>Dilapidated</u>	
No Response	103	6	1	0
0-1999	20	3	0	0
2000-3999	113	16	1	0
4000-5999	100	13	0	0
6000-7999	92	4	0	1
8000-9999	88	5	0	0
10000-11999	110	1	2	2
12000-14999	83	4	0	0
15000-24999	70	2	1	0
25000-49999	17	0	0	1
50000+	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL	797	55	5	4

Source: 1975 Special Census, Easytrieve 8.2C July 30, 1981

TABLE 11

1980 AGE OF HOUSING UNITS

<u>Age In Years</u>	<u>1</u>	<u>2-5</u>	<u>6-10</u>	<u>11-20</u>	<u>21-30</u>	<u>31-40</u>	<u>40+</u>
% of Units	5.3	15.1	9.4	18.7	14.7	21.2	15.6
# of Units	102	290	181	360	282	408	299

Source: 1980 Census

SPECIAL NEEDS

Federal Law requires all housing elements to take steps to assure that housing programs are implemented in such a manner as to eliminate the effects of discrimination in housing based on race, color, religion, sex or national origin. (2:6101) In addition, state anti-discrimination standards prohibit discrimination on the basis of marital status or family size. (3:692.12) These policies apply to all income levels rather than just low-income groups.

The special needs of other groups are defined by the unique circumstances of the group which require special housing considerations, and the ability of the groups to afford the special consideration.

An effort to alleviate special needs must therefore consist of two separate phases: first, programs to assist special need groups which have inadequate financial resources; and second, assurances of equal access to all community housing resources for all segments of the community.

The goal of equal access has been furthered by the signing of a voluntary agreement by members of the Building Industry Association of Central California. HUD staff have indicated that the agreement will make sure every housing project that goes up in the County affords equality of opportunity regardless of race, color, religion, sex, or national origin. For participating builders and sellers, the agreement will mean less paperwork and, as a result, will reduce costs, benefiting both sellers and buyers.

RIVERBANK HOUSING NEEDS

Federal regulations require that areawide agencies "identify the housing needs of the current and prospective population by appropriate geographic sectors and identifiable segments of the population and provide for the distribution of housing resources (including assisted housing) to meet the needs of all citizens in order to provide a choice of housing type and location". (2:6102) The regulations further require that broad goals and annual objectives be specified and that a housing policy be established to allocate housing resources in a manner appropriate to the identified needs.

The purpose of the fair share allocation is to provide localities with a general measure of local responsibility for addressing a fair share of the market area housing need. Within Stanislaus County, the adopted Housing Needs Report serves as the fair share allocation for all jurisdictions.

MARKET-RATE HOUSING NEEDS

Market-rate households are those which don't have to pay a disproportionate amount (25% or more) of the gross household income in order to secure adequate housing. Riverbank has in the past afforded market-rate households the opportunity to locate in the City by annexing land for residential uses, by providing public services to those areas, and by encouraging increased employment opportunities in the urban area. The City will continue to provide housing opportunities to market-rate households consistent with, or greater than its fair share allocation of projected countywide housing needs.

Beyond the commitment to provide housing opportunities, a matter of continuing concern is the need to achieve a measure of economic balance in the value of new homes. At present, the City has a preponderance of low and moderate-income households. A greater parity between the number of low, moderate, middle and upper-income homes could benefit the entire City.

In 1980, the population of the City of Riverbank (5,695) represented 2.14% of the County's total population. (6:2) The Housing Needs Report predicts a countywide need for 24,571 new homes between 1983 and 1990, the proportional

share for Riverbank is 701 new units. The five year housing need as discussed earlier is 587 units.

Riverbank has experienced moderate growth over the past several years, but new construction has still been somewhat slower than the fair share allocation for market-rate housing. During the period of January 1, 1975, to July 31, 1979, the City issued building permits for 271 new single-family units and 26 multiple units, increasing the City's housing stock by 20% over the 1975 housing inventory. The rate of growth is about 2 units per year below the fair share allocation. During the time period between 1980 and 1983, Riverbank has experienced a net increase of sixty units. Significantly, 29 or 48 percent of these units have been multi-family units. This is the second highest percent of multi-family unit growth in Stanislaus County. Countywide, the percent of multi-family units added since 1980 was 29.6 percent.

The City of Riverbank, however, cannot guarantee construction or occupancy of new units consistent with present or future allocations, but only that the City will take steps to assure that the opportunity exists for market-rate households to locate in Riverbank.

Most homes in Riverbank are made available in the commercial marketplace through the efforts of the housing industry, and it is expected that housing construction and occupancy will continue to primarily be a function of private market forces.

NONMARKET-RATE HOUSING NEEDS

Nonmarket-rate households are those which are unable to secure adequate housing except at a cost which is disproportionate to the gross household income and, therefore, do not have the financial capability to meet their housing needs without sacrificing other essential needs. The adequacy of a housing unit is related to the physical condition of the structure or to the special needs of the household.

For the purpose of this housing element, special need categories shall include housing units which are:

- dilapidated;
- deteriorated;
- overcrowded; or
- overpriced in relation to the gross household income.

Special need groups shall include low and moderate-income households which are defined as:

- elderly;
- handicapped;
- large family;
- farmworkers; or
- female heads of households

While market-rate housing needs are expected to be met by the private housing market, addressing the inadequate conditions of nonmarket-rate households may require action from the public sector. Indeed, one purpose of state and federal housing element requirements is to encourage local jurisdictions to identify housing needs and to develop programs to mitigate the needs.

In Stanislaus County, the Housing Needs Report has established housing needs for every responsible jurisdiction in the County for the years 1983 through 1990. The Housing Needs Report identifies the needs of cities within their corporate boundaries. Table 3 projects housing need estimates in the City of Riverbank

Overcrowded Homes. Predictably, overcrowding is a phenomenon experienced most commonly by large families. In 1975, 40% of the large families in Riverbank with unmet housing needs lived in overcrowded conditions. By comparison, only about 19% of all other families with a housing need lived in an overcrowded condition. The Census indicated the number of persons per household. In the City of Riverbank, 19.3% of the households contained

five or more people. This is considerably higher than the countywide percentage of 13.3. Overcrowding in elderly households is virtually nonexistent since by definition an elderly household consist of no more than two people. (11:16) The 1980 Census also indicated that the average household size in Riverbank in 1980 was 3.14 persons, while the County average is 2.78 persons.

Dilapidated Homes. Very few (0.9%) of the families in Riverbank occupied a dilapidated home in 1975. However, families living in dilapidated homes are potentially subjected to the most severe of all housing hardships, since the homes may pose a threat to the safety or health of its occupants. (11:6)

Rehabilitation of these homes is not economically feasible because of the extent of deterioration that has occurred. The only means of meeting the needs of a family living in a dilapidated home is to find a more adequate home that is affordable for the family.

Housing dilapidation will probably not increase significantly because rising land values and new home construction costs act as an incentive to properly maintain existing structures. Similarly, it has become more economically feasible to rehabilitate the existing housing stock than to build new units.

Deteriorating Homes. The rehabilitation of existing housing has become an important activity in many areas throughout California. Residential rehabilitation, in conjunction with housing conservation efforts, is expected to increase in importance due to the continued high cost of new construction the limited supply of land, and the social costs associated with redevelopment strategies.

Neighborhoods which are in the process of deterioration will eventually become blighted if no action is taken to correct the problems. The problems caused for cities by neighborhoods in a state of decline are many. For one thing, not only is the land generally under-utilized, but adjacent vacant lands zoned for residential use are unlikely to be developed. Islands of land bypassed for development and neighborhoods

with a high vacancy rate prevent the City from realizing the maximum utility from public facilities such as streets, curbs, gutters, sidewalks, lights, sewage systems and transit, and increase the cost of providing those services. In addition, rehabilitation efforts can correct a small problem before it becomes a large problem requiring a fullblown redevelopment program to revitalize the area.

The Housing Distribution Plan identified 89 homes in Riverbank (6.3% of all households) occupied by low and moderate-income households which were in a state of deterioration in 1975. (11:6) Obviously, some of these homes were in need of more extensive repairs than others. It is also likely that some of the homes which were marginally adequate at that time would by now be defined as deteriorating as well. The greatest concentration of deteriorating homes was identified in the Housing Implementation Plan as being confined to about eight blocks. (12)

An important aspect of upgrading a deteriorating area is the need to maintain the affordability of the homes for low and moderate-income households. If public improvements and rehabilitation of the housing structure should result in increased rent for the renter household, or increased assessments for the owner household, in excess of the households' economic capabilities, then the program will have failed in meeting its goal of providing adequate and affordable housing for nonmarket-rate households.

Excess Housing Costs. With respect to total numbers, the greatest housing need in Riverbank is for relief from excess housing costs. The 386 low-income households which paid a disproportional share of their income (25%) for housing in 1979 represented 52% of the City's low-income households and 24% of all households in the City. If housing costs continue to increase at a more rapid rate than household incomes, the excess housing cost problem will be proportionally higher in future years. The above numbers do not fully represent the total number of households which pay excess housing costs.

Elderly

Elderly households made up a slightly greater portion of the households in Riverbank than in County as a whole. In Riverbank 21.20% of the households were counted as elderly in the Census and 14% of these elderly households lived below poverty level. Countywide approximately 19.5% of the households are elderly, with 11% living below the poverty level. The proportion of elderly in Riverbank below the poverty level is not greater than the Riverbank population as a whole. Almost 15% of all Riverbank households were found to be below the poverty level.

Handicapped

Data on handicapped households is largely unavailable. The Census did provide some data regarding work disabilities. Census data indicates that 6.3% of those persons who would be in the labor force from Riverbank are unable to work due to some type of disability. In Stanislaus County as a whole 5.8% of the potential work force stated they are unable to work due to a disability. Work disability data is not generally a widespread indication of housing need for handicapped persons. Most work disabilities would not physically exclude persons from conventional housing.

Farmworkers

The farmworker population of Riverbank and the County as a whole, has dropped significantly. Once again, this area was not addressed directly by the Census. The Housing Needs Report calculated that 100 farmworkers were employed in the Riverbank area in 1980. Farm labor housing within Stanislaus County is operated by the Stanislaus County Housing Authority. Most of the units are in the unincorporated areas of the County. As the present time 365 units are available Countywide.

Because a large number of farmworkers are of low income and their employment status is often tenuous, they are often unable to compete for housing on the open market. In addition, because most farmworkers share a culture and language that is often different from the communities in which they work, they are sometimes discriminated against in the housing market. Again, as is the case for low income families in urban areas, farmworker families have difficulty securing adequate shelter.

Even among the broader farmworker population, there are different groups, each with its own housing problems. Regular or year-round farmworkers comprise about 52% of the farmworker population in Stanislaus County. Regular farmworkers are those employed for more than 150 days annually. Their incomes are generally higher than seasonal workers, although most are unable to obtain affordable ownership or standard rental housing. A breakdown of workers by employment relationship appears in Table 12.

Seasonal and migrant seasonal workers represent about 48% of the farmworker population. Seasonal workers are generally local residents who depend heavily on finding employment in the agriculture industry to support their families. Migrant seasonal workers are those who travel more than 50 miles across county lines to obtain agricultural employment. Because of their constant travel and movement, the housing needs of these workers is more severe. As a consequence, these workers often take what they can get in terms of housing which results in these workers living in substandard, overcrowded conditions.

TABLE 12

1980 STANISLAUS COUNTY FARMWORKER EMPLOYMENT BY TYPE OF WORKER

<u>Hired Full-Time</u>	<u>Hired Seasonally</u>	<u>Total Workers</u>
2,678	2,472	5,150

SOURCE: State Employment Development Department, 1980

Female Heads of Households

Families with female householders and no husband are most often at a lower income than all families due to a variety of factors. Usually receiving only one source of income and needing to meet housing and other necessities such as food and child care, the poverty in such households is usually higher than average. The 1980 Census for the first time developed categories for analysis with male and female householders with no spouse present. Table 14 illustrates the degree of need in Riverbank and Countywide among families with female heads of households.

TABLE 13
PROPORTION OF INCOME USED
FOR HOUSING PAYMENTS
RENTER & OWNERS

HOUSING PAYMENT AS PERCENT OF INCOME	BELOW MODERATE INCOME (\$12,826)	MODERATE INCOME AND ABOVE (\$12,826+)	TOTAL
<u>RENTERS</u>			
0 - 25%	110	194	304
> 25%	229	14	243
TOTAL SURVEYED	339	208	547
% of Households Paying > 25%	67.5	6.7	
<u>OWNERS</u>			
0 - 25%	240	549	789
> 25%	157	111	268
TOTAL SURVEYED	397	660	1057
% of Households Paying > 25%	39.5	16.8	
<u>COMBINED</u>			
0 - 25%	350	743	1093
> 25%	386	125	511
TOTAL SURVEYED	736	868	1604
% of Households Paying > 25%	52.4	14.4	

Source: 1980 Census

TABLE 14

CHARACTERISTICS OF FAMILIES
WITH FEMALE HEADS OF HOUSEHOLDS

	<u>RIVERBANK</u>	<u>STANISLAUS COUNTY</u>
Total Families	1,367	71,306
% of Families With Female Heads of Household	13.4%	15.4%
% of Female Headed Families Below Poverty Level	36.0%	30.1%
% of All Families Below Poverty Level	12.4%	10.0%

SOURCE: 1980 Census

The percentage of households below poverty level with female householders is over three times higher than the countywide percentage of all families below the poverty level. In Riverbank the percentage of families with female householders below the poverty level is 36% compared to 12% of the total families in Riverbank live below the poverty level.

Concentrations of households which pay more for housing than they can realistically afford are scattered widely throughout the City. (12) Although income and housing costs are related to economic factors which extend well beyond the boundaries of Riverbank, the City can take steps to increase the availability of more low and moderate-income homes.

HOUSING CONSTRAINTS

MARKET CONSTRAINTS

As discussed earlier, local governments may provide an opportunity for a choice of housing type and location for everyone but still may not be able to guarantee construction of the needed units. The dynamic force in housing supply is the private housing market. Private market trends, in turn, are driven by national and international economic considerations which create fluctuations in the prime lending rate as economic fortunes rise and fall.

Recent increases in interest rates will increase the required monthly payments for prospective home buyers and will make it more difficult for low and moderate income families to purchase homes unless they are able to obtain assistance in the form of an interest subsidy. Increasing land values and construction costs will further add to the difficulty of buying a home, particularly for those families that are purchasing their first home.

Escalating home values and a tightening of resources available to finance home loans has adverse effects on families which rent their homes as well. First, rapid appreciation in residential property values is usually translated into higher rents, and second, when homes are difficult to buy, the demand and competition for rental units increase.

Interest Rates

Following the 1980 presidential election, there was a great deal of national optimism that new executive policies and programs would result in a decline in the prime lending rate. It appears that that optimism may have been misplaced, since a decline in interest rates has yet to materialize. In fact, the prime rate has soared as high as 20%. Interest charged to developers for short-term construction loans is generally 3% - 4% above the prime. Those rates have resulted in the cancellation locally of numerous proposed developments. Moreover, the effect of these rates on the housing industry has been to bring new construction to a virtual halt.

Multiple-family development has apparently been affected more adversely than other forms of housing because new units cannot demand sufficient rents to allow developers to break even on their investments under present financing costs. The problem is compounded by the fact that rental values have traditionally been quite low in Stanislaus County. (A survey of 3,853 units conducted by the Modesto Apartments Association and the Modesto Planning Department in October 1980 revealed that the median rent was \$242 in August 1980.) Developers and investors cannot hope to offer new units at rents which are competitive with the traditional rent values.

Construction of new single-family homes has suffered similar cutbacks due to high interest rates. In the presently depressed housing market, developers are finding it difficult to turn over completed units quickly enough to get out from under the development costs in time to make a reasonable profit on their investment.

In theory, it would seem logical to expect that the large number of medium income households presently excluded from the home purchase market would enter or remain in the rental market, thereby increasing the competition for rental units. It could further be expected that a more competitive rental market would result in increased rents which, would in turn, make it more feasible to construct more multiple-family dwellings. However, the facts in the local area do not seem to support that theory at this time. On the other hand, it may require a period of lag time before the constricted home sales market begins to have a significant effect on the value of rentals.

In summary, it is sufficient to say that interest rates have had such a debilitating effect on the housing industry that it is impossible to evaluate local public policies and programs exclusive of interest rate impacts. Obviously local housing programs are totally incapable of reversing, or even stemming, market trends which are nationwide in scope or origin. Many of the actions included in the Housing Element, for example, are intended to provide developers with specific incentives to construct affordable housing. It is unlikely, however, that local governments have incentives to offer that will totally compensate for the disincentives to development imposed by current lending rates. It will, therefore, probably not be possible to provide a fair assessment of whether local programs are working, or not, until the housing market and ancillary services achieve an approximate state of normalcy. In this instance, normalcy refers to a condition in which the building industry will be able to provide affordable (at a scale one-third of gross income) units for a majority of the market demand.

Housing Costs

Between 1968 and 1972, the cost of a median priced new home increased from \$21,400 to \$29,260, a 37% increase. The corresponding rise in annual median household income in the County was from \$8,300 to \$10,100, a 22% increase. During this period a majority of households could afford to buy and maintain a median priced new home. In about 1972, this trend was dramatically accelerated as new home prices began to increase at an even faster rate. From 1972 to 1979, however, housing prices rose from \$29,260 to \$78,840, a 143% increase, while median income rose only 74% from \$10,000 to \$17,600.

As housing costs have skyrocketed over the past seven years, household income has lagged far behind. More and more households have been priced out of the home ownership: This relationship is displayed in Table 15.

In the past, existing homes were relatively less expensive than new homes were and therefore, were a source of housing for those households who could not afford new housing. However, as the demand for housing has increased, existing homes have commanded higher and higher prices. The prices for existing homes are comparable to the prices for new homes.¹ Data suggests that for every year since 1975, the percent change in prices for existing homes has escalated. This traditional source of lower cost housing affordable to households with moderate means has diminished.

¹The actual dollar amounts cannot be directly compared, since new home prices are medians and existing home prices are averages - see Tables 15 and 16.

TABLE 15
INCREASES IN NEW HOME COSTS AND GROSS ANNUAL INCOME, 1968-1979
IN THE MODESTO URBAN AREA

Year	Avg. Value of Permits (Modesto) ¹	Avg. Lot ² Costs	Margin of Profit (10%)	Avg. New Home Purchase Price	Conventional Interest Rate (%)	Approximate ³ Monthly Pay- ment for Avg. New Home	% Increase in Monthly Payment Per 1 yr/5yrs.	Estimated ⁴ Annual Median Family Gross Income	% Increase in Median Family Income Per 1 yr./ 5 yrs.	% of Monthly Median Gross Income Needed for Avg. New Home
1968	\$14,456	\$ 5,000	\$1,946	\$21,400	7.0 %	\$142	--/--	\$ --	--/--	--
1969	18,355	5,000	2,335	25,690	8.0	189	33%/--	8,725	--/--	26.0%
1970	17,647	5,000	2,265	24,910	8.5	191	12%/--	9,152	4.9%/--	25.0%
1971	19,470	6,000	2,547	28,020	7.5	196	32%/--	9,507	3.9%/--	24.7%
1972	20,101	6,500	2,660	29,260	7.25	199	22%/--	10,133	6.6%/--	23.6%
1973	21,878	7,000	2,888	31,770	8.5	245	232/73%	10,795	6.5%/--	27.2%
1974	24,283	9,000	3,328	36,610	9.5	308	262/63%	11,825	9.5%/35.59%	31.3%
1975	27,375	10,000	3,738	41,110	9.25	338	102/77%	12,971	9.7%/21.7%	31.3%
1976	34,852	11,000	4,685	50,440	9.0	406	202/107%	14,405	11.1%/51.6%	33.8%
1977	35,760	12,000	4,776	52,540	9.25	423	42/113%	15,391	6.8%/31.9%	33.0%
1978	42,897	16,500	5,940	65,340	10.25	585	382/139%	16,410	6.6%/52.0%	42.8
1979	(5)	21,500	5,440	70,840	11.75	723	212/135%	17,618	7.42/49.0%	49.3

¹ Modesto Statistical Summary: 1978.

² Estimate of Local Realtor.

³ Monthly payments do not include tax and insurance.

⁴ Income data prepared by County Planning.

⁵ Data on 1979 permit values not available. Average purchase price was calculated from 1978 permit values and 1979 lot costs.

The cost of owning and maintaining a home in the County has increased significantly over the years, especially since 1972. Cost of shelter is defined to include mortgage principal, interest, property tax, insurance, and sometimes utilities and maintenance. Table 16 shows the monthly cost of shelter for a median priced new home sold in Stanislaus County from 1976-1979.

TABLE 16

APPROXIMATION OF MONTHLY HOME OWNERSHIP COSTS
ALL SINGLE FAMILY HOMES (NEW AND EXISTING HOMES)
(MODESTO BOARD OF REALTORS)

	7/76	7/77	7/78	7/79
Ave. Home Price	\$34,600	\$42,800	\$53,500	\$61,900
Amount of loan (80%)	27,680	43,200	42,800	49,500
Interest Rate	9.5%	9.01%	9.52%	11.72%
Monthly Payment	233	275	360	498
Tax Rate (2-01)	10.64	10.29	4.34	4.34
Yearly Tax Payment	784	920	504	594
Monthly Tax Payment	61	77	42	50
Insurance - Mthly Pymt.	9	13	15	17
Maintenance - Mthly Pymt. ¹	35	41	53	62
Utilities - Mthly Pymt. ²	17	22	26	31
Income Tax Adjustment	(61)	(73)	(84)	(28)
Deduction for Interest and Property Taxes ³				
Monthly Home Ownership Costs	\$294	\$357	\$412	\$530

Percentage Increases:

7/76 to 7/77	21%
7/77 to 7/78	15%
7/78 to 7/79	29%
7/76 to 7/79	80%

Average Yearly Increase: 22%

1. A trade figure of .1% of the market price is used to figure monthly maintenance costs.
2. A trade figure of 0.5% of the market price is used to figure monthly utility costs.
3. 22% tax bracket was used to figure cash value of tax and interest payment deductions.
4. These figures are, of course, only projections.

In the past, it has been considered affordable for a household to spend up to 25 percent of its gross monthly income for shelter. Expenditures of more than 25 percent were considered overpaying. In considering a household's ability to afford

housing, lending institutions and landlords used this proportion as a guideline. As the cost of housing in the County has spiraled, it has become necessary for households to spend as much as 30 or even 33 percent of their gross monthly income to pay for shelter. Most lending institutions now appear to be using the 30 to 33 percent figure in determining whether households can qualify for a mortgage loan. Inevitably, as the proportion of income required to meet monthly shelter costs increase, more and more households are priced out of the housing market. Middle and upper income households who exceed the 33 percent limit may do so as a matter of choice. For these households, overpaying is not an acute problem.

However, lower-income households spending 33 percent of gross income for shelter costs are straining their ability to pay for other essentials. It should be remembered that the 33 percent figure for housing is based on gross earnings. After deducting at least an additional 10 to 25 percent for withholding of mandatory pay deductions, a worker has little left for food, clothing, transportation and medical care.

There are a number of factors which contribute to the dramatic shift in home prices. Affordable homes for middle and lower income County residents are simply not being built. In 1978, there were few single family homes priced under \$40,000 in Stanislaus County. Table 17 shows the price ranges of homes in Stanislaus County for 1978. This table reflects the prices for new and existing homes.

The rapid escalation in housing prices that has occurred in the County over the last six years is the result of strong local demand, coupled with a reduction in available residential lands (particularly in the Modesto Area). In addition, rising home prices have been fueled by increases in the cost of building materials, labor, finance and profits which have been major contributors to the overall nationwide increases in housing costs. The major factors contributing to this surge in demand of housing costs are: (a) growth in job-related demand for housing; (b) declining household size; and (c) housing speculation. Factors affecting the supply of housing are related to cost components such as land costs, labor costs, materials costs, and costs of financing. These

cost components, coupled with a heightened demand, have a substantial impact on the price of homes.

TABLE 17

"FOR SALE" HOUSING STOCK BY PRICE
RANGE 1978, STANDARD METRO
(EXCLUDES FINAL SALE ONLY)

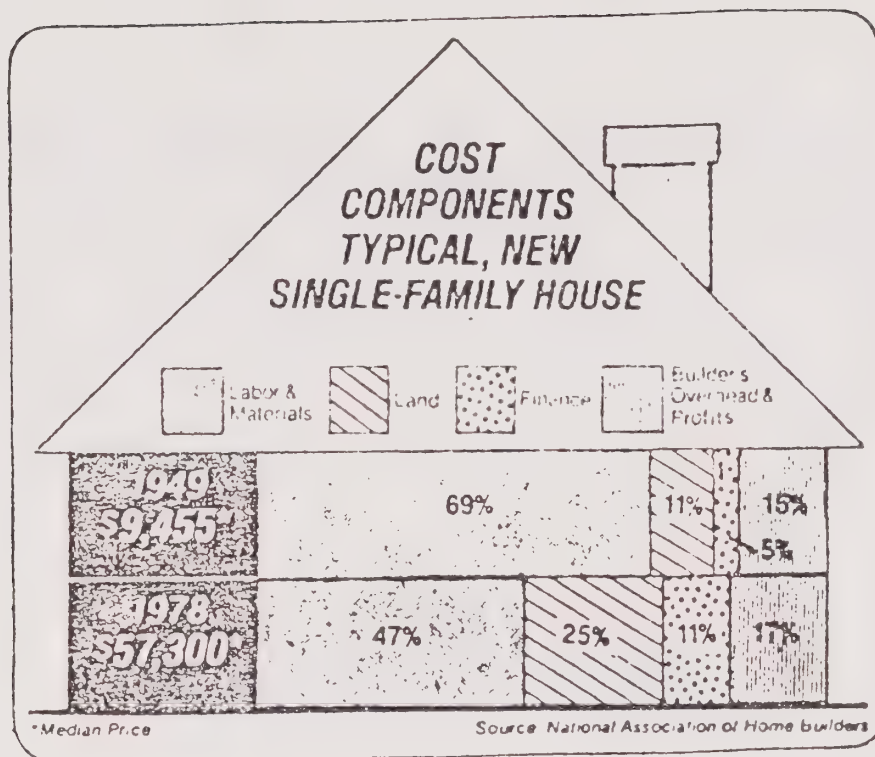
Price Range	Under \$24,999	\$25,000-39,999	\$40,000-54,999	\$55,000-69,999	\$70,000-84,999	\$85,000-99,999	\$100,000-174,999	\$175,000-199,999	\$200,000-249,999
Number of Units Sold	128	525	918	419	169	90	49	18	5
Percent of Total	5.5	22.6	39.5	18.0	7.2	3.8	2.1	.7	.3

SOURCE: Midwest Board of Realtors

The price of a house can be broken down into its separate components to determine which components are contributing most to rising home prices. In a study conducted by the National Association of Homebuilders, it was noted that only the material and labor have actually gone down as a percentage of total sales price. The ratios for all other associated cost components to total sales price have risen.

Although the cost of materials and labor as a proportion of all housing components fell, their dollar values continued to increase as the dollar values of all other cost components. Some components were proportionally larger contributors than others to the increase in sales price. The components contributing the most to sales price increase were materials, profit and marketing, raw land prices, improvements for land, and finance.

TABLE 18



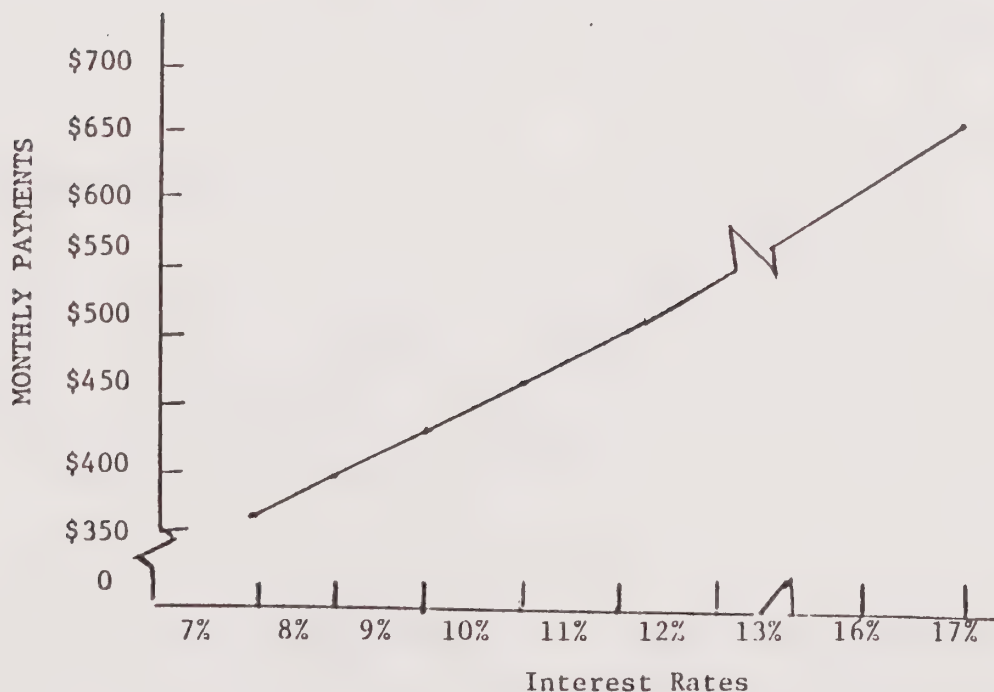
Several cost components increased at a much greater rate over the years as shown in Table 18. During the last 10 year period, however, financing, taxes and land were the big percentage gainers for home prices in this area. For this reason, they are often cited as major contributors to price increases.

Interest rates on conventional home purchase loans have experienced a gradual increase in recent years. In early 1972, the lowest conventional rate generally available on a 30-year, 80% mortgage was 7%. By August, 1979, the lowest available rate for a similar loan was 11½%. Rates on loans with lower down payments (90%) loans are slightly higher. The current interest rate (May, 1984) is set at about 12% for a conventional loan.

Higher interest rates affect home costs in two significant ways. First, higher interest rates add to construction costs, since home builders and contractors must borrow money in order to finance construction. This higher cost is reflected in the higher sales price of new homes. Second, higher interest rates have a substantial effect on monthly payments. The

following table illustrates the size of the monthly payment on a \$48,000 principle, 30-year mortgage at selected interest rates. This would be the possible range of payments for the purchase of a \$60,000 home with a 20% down payment, or a \$54,000 home with a 10% down payment. Notice that at a 10% interest rate, the required payment on \$48,000 principle would be \$422 a month (excludes taxes and insurance). But at an 11½% interest rate the payments would jump \$54.00 to \$476 a month. At 16.6%, payments jump by \$189, to \$665 a month.

TABLE 19
MONTHLY PAYMENT ON \$48,000 PRINCIPAL
30-YEAR TERM MORTGAGE AT SELECTED RATES



NOTE: The amounts illustrated in the table above are interest and principal payments only, and do not include monthly charges for insurance and property taxes.

A high monthly mortgage payment is only one of the many problems confronting Stanislaus County residents. Another significant problem that households seeking to buy a home must contend with are the high initial costs. As home prices in the County have soared, so has the amount of the down payment required to purchase them. Not only is a household faced with monthly payments of \$665 (plus principal interest, property tax and insurance) for a \$60,000 new home, but it must initially come up with a \$12,000 down payment (20% on a conventional mortgage). In addition, a family can expect to pay as estimated 2% to 3% of the sales price for closing costs; on a \$60,000 home, this would be approximately \$1500. A substantial number of people could make the monthly payments involved in homeownership but because they lack the large down payment, they are forced out of the market. This is particularly true for families who have not previously owned a home, and thus have no equity built up for a down payment.

GOVERNMENTAL CONSTRAINTS

Governmental constraints are potential and actual policies, standards, requirements, or actions imposed by the various levels of government on development. Although federal and state programs and agencies play a role in the imposition of governmental constraints, they are beyond the influence of local government and cannot be effectively addressed in this document.

On the local level, there are few constraints. The capacity of wastewater facilities are not hampering development. The high interest rates and the cost of the land itself impose high costs, but there is little the City can do. As consistent with this Housing Element, the General Plan and development standards have been reviewed and revised.

Residential medium to high density 15-20 dwelling units per acre, has been added to the General Plan map. The minimum lot size required has been reduced to 5,000 square feet. In addition, duplexes are now permitted on corner lots in R-1 areas if the units face different streets and meet all other R-2 standards. The City has a full-time building inspector available and the building inspection process is usually quite fast. Commercial building permit review usually takes about two weeks, with simpler individual reviews completed in a day or two.

Analysis of potential local governmental constraints are as follows:

Land Use Controls

Land use controls are basically minimum standards included within the City's Zoning and Subdivision Ordinances. Zoning is essentially a means of ensuring that the land uses of a community are properly situated in relation to one another while providing adequate space for each type of development. Zoning regulations control such features as: height and bulk of buildings; lot area; yard setbacks; population density; the building use; etc. If zoning standards are too rigid and do not allow sufficient land use flexibility, then development costs increase and development interest may decrease.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the City to control the internal design of each new subdivision so that its pattern of streets, lots, public utilities, etc. will be safe, pleasant and economical to maintain. Again, overly restrictive standards will result in greater land development costs and/or lack of development interest. The City has worked very willingly with developers to cut costs. Planned developments that allow greater freedom for the construction have been successful in cutting costs. Density bonuses will be made when applicable. Land prices per acre vary depending on ultimate plans and location. Local realtors consulted stated that the per acre price of raw land ranged from approximately \$12,000 to \$25,000 per acre.

Building Codes

Building Codes regulate the physical construction of dwellings and include plumbing, electrical and mechanical divisions. The City follows the Uniform Building Code as established by State Law and as such, has little control over State Standards.

Site Improvements

Site improvements are regulated by Subdivision Ordinances and through conditions and standards imposed through the City Site Plan Review process. Site improvements include such things as required off-street parking, landscaping,

walls, sewerage and water systems, etc. The City does not require any improvements other than those that are deemed necessary to maintain the public health, safety, and welfare, in order to reduce housing costs. In order to promote residential infilling within the City, some standard improvements, such as sidewalks, are foregoing in cases where the rest of the neighborhood is still lacking the facilities.

Fees

Although development processing fees do contribute to the total cost of development, and therefore housing, they generally do not increase the cost of housing to the substantial extent often claimed. However, extractions for development or improvement of infrastructure (such as street lights, streets, water and sewer) and for public facilities (parks, schools, etc.) can add up to a considerable cost to the developer and therefore, to the consumer.

In an attempt to meet costs associated with water and sewer services as of January 1, 1981, the City of Riverbank established sewer and storm drainage improvement districts. The districts impose additional costs on developers. The fees are calculated on a per acre basis. The City is divided into four districts -- west, southwest, northeast and southeast. The per acre fees for sewer service and storm drainage as of January 1, 1984 are listed in Table 20.

TABLE 20
IMPROVEMENT DISTRICT FEES
PER ACRE

<u>District</u>	<u>Storm Drainage</u>	<u>Sewer Service</u>	<u>Total</u>
West	\$1400	\$3228	\$4628
Southwest	\$4725	\$2056	\$6781
Northeast	\$2389	\$1630	\$4019
Southeast	\$3374	\$2236	\$5610

In addition to the above costs, there is a \$400 hood-up fee for each service per unit. Land costs, interest rates, and Proposition 3 have made it difficult for developers building government assisted housing to stay within Federal cost limitations. The City does not, however, impose school fees on

new development or impose parkland dedication fees as provided for in the Quimby Act. Consumers also have problems due to high costs. Almost half of California's residents are renters; and California, in addition to being one of the fastest growing states in population, also has a high degree of speculative investment in land and single family homes to deal with. (36-15) This makes it extremely difficult for households trying to rent a unit using a Section 8 Existing Certificate, for example, to find an acceptable unit within the cost limitations imposed by the program.

State and Federal Governments. Both the state and federal governments operate a variety of programs which offer a range of housing assistance. However, the existence of these programs does not guarantee that all local governments can take advantage of them. Budget fluctuations can change the level of funding for programs from year to year. In some cases, local jurisdictions must compete statewide among themselves for the available funds. Depending on the nature of the competition, a city's program may be deemed adequate to be funded one year but not sufficiently competitive for funding the following year.

Grant application requirements are also sometimes sufficiently rigorous as to render it infeasible for small cities with limited staff to meet the necessary requirements, let alone stay abreast of current funding levels or changes in regulations and guidelines.

Since population and housing growth invariably progress commensurate to an area's economic development, state and federal fiscal and environmental policies have the potential to act as incentives or deterrents to new growth. In recent years, for example, new legislation and regulations in the areas of air and water quality, while providing a greater measure of public safety, have created obstacles to development for both local governments and private interests. Meeting these new requirements can prove to be costly and time consuming and may require expertise which is not available through local staff resources.

Developing land for low-income families often depends on the developers ability to obtain sources of State or Federal Financing. Funding for low-interest loans and some other projects relating to construction have been cutback or eliminated. HOHI loans have been suspended. At the present time no new applications are being accepted. The spread between

conventional and low-interest loans has become too great for some programs.

FHA Section 235 funding is no longer feasible because of the gap between conventional interest rates and rates for low and moderate-income housing programs. Section 8 monies are available, but due to the difficult housing environment in California, almost 30% did not reach the direct beneficiary in 1980. (36-41) Another barrier to the production of assisted housing is Article 34 of the State Constitution. Both local Public Housing Authorities and the California Housing Finance Agency are required to have a public referendum in each locality as a prerequisite to acquiring and/or financing subsidized housing. Even if a referendum is approved, it must contain limitations on the number of units to be constructed and the types of households eligible to benefit. Riverbank has been successful in the past with Article 34 referendums and will attempt more in the future.

Other government regulations and requirements can also add significantly to the costs a developer, and ultimately the consumer, must pay. A recent survey found that no other state does more to sustain high housing costs. (36-15) This, of course, adversely affects all the HUD construction and housing assistance programs. The California Environmental Quality Act (CEQA) places not only a financial constraint upon builders, but also a time constraint. The preparation of an Environmental Impact Report (EIR) and associated proceedings can take anywhere from a few months to a period of years. Delays associated with these rules are estimated to add between four and seven percent to the cost of new units. (36-15)

THE RIVERBANK HOUSING PROGRAM

EXISTING PROGRAMS

Housing conditions in any area are influenced by factors beyond those discussed earlier, such as the age of the houses, the condition of public facilities, and the socioeconomic characteristics of the residents. To a large degree, the existing community resources available to assist people with their housing problems determines the way in which people view housing conditions in their community. There are a wide variety of housing programs and services which are available to residents of Riverbank in general and to low and moderate-income households in particular. Some of these programs are utilized extensively. The Stanislaus County Housing Authority, for example, generally has a long list of applicants waiting to obtain Section 8 rental housing. Other programs, such as the Farmers Home Administration, Section 504 program, are hardly utilized at all.

This section has been provided to serve as a compendium of the major housing resources available to area residents. This list of resources is not complete in that it does not include such groups as the Red Cross, Civil Defense, churches, service clubs and charitable organizations which provide housing assistance within the County on a periodic basis. Hopefully the list comprises an accounting of the major services provided on a regular, ongoing basis. The resources listed below include programs and services administered by federal, state and local agencies, and the private sector. The programs administered by these agencies are frequently intricately related. For example, the Stanislaus County Housing Authority operates as a local housing resource yet is funded primarily by federal agencies, and as such translates federal housing policies and programs into local realities. At the local level, many organizations serve similar functions; but while the interests of these organizations may overlap, they generally do not duplicate services because they serve different segments of the community. It is common for these organizations to make collateral referrals to each other if an organization other than their own can better serve the housing needs of a family.

- construction, improvement or expansion of public facilities such as sewerage disposal and treatment facilities, water supply, storm drains, streets, curbs, gutters, sidewalks and street lighting;
- technical assistance, counseling and a tool-loan program for low and moderate-income persons who want to do their own construction or rehabilitation work; and
- costs incurred for planning and administration of local housing programs.

Although the list of activities eligible for program funding is lengthy, a number of the programs are underutilized in Stanislaus County. The lack of demonstrated enthusiasm for these programs may be due to one of several reasons. First, interest by private developers in FHA Section 235 financing for low-income home construction has dwindled in recent months due to the increase in conventional interest rates. Even though FHA has not raised Section 235 interest rates, the developer must pay points to the financing agency of the buyer when he sells the property. As the gap widens between FHA and conventional interest rates, the developer must pay more points when he sells a home.

Second, funding of federal programs is uncertain from year-to-year. At this time, for example, federal funds for housing planning, which have been available in the past, have been sharply curtailed, in fact, many sources of funding have been completely discontinued. The lack of assurance for long-term funding creates some reluctance on the part of local governments to enter into long-term programs.

Third, extensive planning and data requirements that must accompany applications for assistance frequently discourage smaller cities which might otherwise be interested in applying for federal funds. Within Stanislaus County, there are five cities which have no planning staff to develop housing plans and comply with other federal grant prerequisites.

The programs and services offered are of three basic types: direct assistance, indirect assistance and supportive services. Direct assistance is received in the form of a grant or loan directly from the funding agency. Indirect assistance is usually channeled through another party before the beneficiary realizes the benefit, as is the case with loan guarantees and loan insurance. Supportive services are provided in the form of counseling, referral and legal services. Most of the direct and indirect assistance programs are supported by federal funding. Supportive services are usually local in nature but may be supported in part or entirely by state and/or federal funds.

While the following list of resources includes only those programs and services for which families and individuals may apply in their own behalf, it should be recognized that an even greater number of federal programs exist for the purpose of assisting the housing problems of low and moderate-income households for which local governmental bodies, private nonprofit organizations, cooperatives, profit-motivated builder-sellers, investor-sponsors, limited distribution sponsors and others may apply. These programs generally offer grants or loans with more favorable interest rates than the applicant might otherwise be able to obtain. Typical activities that may be funded under these programs are: (1:8441)

- acquisition and improvement of low and moderate-income sites by public bodies for nonprofit resale;
- construction, or purchase of homes for nonprofit resale to low and moderate-income families;
- repair, improvement or rehabilitation of low and moderate-income homes;
- construction, purchase or rehabilitation of homes to be utilized as low and moderate-income rental units;
- purchase of land, construction of buildings, and purchase of equipment for community services such as fire stations, parks and community centers;

PAST ACCOMPLISHMENTS

Through the use of many of the existing programs available from various agencies and the efforts of staff of the City of Riverbank, progress has been made in achieving Housing Element goals. Most actions provide cost savings for both the developer and the home buyer. Some of the accomplishments of the past year and a half are briefly described below.

Building code revisions provide for more energy efficient homes. Reduction of lot size requirements from 6,000 to 5,000 square feet provide for subdivisions with more lots. A second dwelling unit ordinance has been approved permitting the additional units in R-1 zones. Second units were already permitted in R-2, R-3, and R-4 zones. During 1983, ten units of Self-Help housing were built. The City, working closely with the developer, has approved a condominium project for 29 units of about 750 square feet that are expected to sell for \$40,000 or less. Another planned development approved that will provide home ownership opportunities for moderate and low income households is a 243 unit zero lot line development. Anticipated prices on the units depending on floor plan, range from \$39,500 to \$45,000.

A PD was granted during 1983 that allowed 10 duplexes (20 units) to go condo with less parking required on substandard size and shape lots. These units sold for about two-thirds the cost of conventional homes.

Most programs recommended are being carried over from the previous Housing Element. Maintenance of policies and efforts regarding housing is important to the City of Riverbank. The City will continue to work with developers in an effort to provide a variety of housing and reduce construction costs as feasible.

HOME CONSTRUCTION AND PURCHASE

Department of Housing and Urban Development (HUD). Through the Federal Housing Administration (FHA), HUD maintains home loan programs for households of virtually every income level. In Stanislaus County most conventional FHA financed homes have been made available by private developers who obtain FHA financing to build and sell homes to FHA qualified buyers. Single-family homes, multiple units, condominiums

and mobile homes are all eligible for FHA financing at an interest rate below that of private lending institutions (the current interest rate for conventional FHA loans is 12%).

As in the past, conventional FHA loan programs continue to be well utilized by local area residents, as is demonstrated by the fact that FHA performed 95 appraisals in Stanislaus County during December, 1978. (26)

Residents of the area who are veterans of the United States armed forces may also be eligible to take advantage of the HUD mortgage insurance program for certified veterans. Veterans may secure these loans with no down payment. In addition to the veterans and conventional FHA loans which have no upper income limits for eligibility, HUD funds programs to assist families, handicapped and elderly persons in the low and moderate-income range to obtain low-interest rate loans for suitable housing. (4:430-471) The loans, though generally arranged through private lending institutions, are guaranteed by HUD, and monthly interest reduction payments are made to the lender in behalf of the low or moderate-income family. These loans can be used to construct, purchase, or rehabilitate housing which will be occupied by the low-income owner.

The effective interest rate for some programs may be as low as four percent. Programs which provide loan guarantees and interest subsidies have enjoyed wide popularity in the past but are presently underutilized in the local area.

Farmers Home Administration (FmHA), Department of Agriculture. Section 502, the basic FmHA home purchase program for individuals, offers a wide variety of housing assistance which, for the most part, is available to low and moderate-income families in rural areas and in cities where the population does not exceed 10,000. (FmHA provides for some exceptions to the population limit.) Section 502 FmHA loans provide guaranteed/insured loans to construct, purchase or repair housing; to provide sewage disposal or water supply facilities; to weatherize a home; to buy land for a housing site; and to refinance housing debts, under certain circumstances. Interest credits may, under certain conditions, be granted to lower-income families, which will reduce the effective interest rate paid to as low as one percent. (4:22)

Section 502 FmHA loans have been well utilized throughout Stanislaus County. FmHA approved about 100 Section 502 low-interest loans in 1978 and maintains more than 1,100 of these loans in the County. The loans are dispersed throughout the County as follows: Empire, 450; Riverbank, 200; Waterford, 100; Hughson, 100; Denair, 100; Oakdale, 75; Patterson, 50; Newman, 50; and Grayson, 50. (17) FmHA does not approve Section 502 loans within the Cities of Ceres, Turlock or Modesto because of the population limitations. The continuing success of the Section 502 program is at least partly due to the fact that the seller doesn't pay points to the lender.

Veterans Administration (VA), The most common form of VA financing housing assistance is the extensively used G.I. Home Loan, which provides guaranteed and insured loans to eligible veterans at interest rates which are lower than those generally available to nonveterans. In addition, the VA administers programs which offer direct loans to eligible veterans or survivors in rural areas and direct loans plus direct payment of 50% of the housing cost for certain disabled veterans. (4:807) The conventional G.I. Home Loan program has been widely used throughout the local area.

California Veterans Administration (Cal-Vet). Cal-Vet offers low-interest loans to veterans who were either born in California or whose bona fide residence was California at the time of induction into the military. Cal-Vet loans have been well utilized locally because the current 8.0% interest rate is substantially lower than most area residents can obtain. Furthermore, the seller is not compelled to pay points if he sells his property to a Cal-Vet financed buyer. The regional Cal-Vet office in Modesto, which covers a six-county area had received 575 applications during 1983 as of October 24, 1983. The maximum amount available for financing was recently raised from \$55,000 to \$75,000. Cal Vet office staff have noted a surge in applications due to the increased amount available for individual loan. In 1982, 127 Cal Vet loans were issued in Stanislaus County.

The California Housing Finance Agency (CHFA). The Home Ownership and Home Improvement (HOHI) loan program to provide and improve low income housing began in 1979. HOHI was administered by CHFA and financed by the sales of tax exempt bonds. The revenues generated by the bond sales are used to provide interest subsidies to low and moderate-income families for home purchases or home rehabilitation. The subsidy permits these families to obtain loans at about 3% to 4% below conventional interest rates and is

more liberal than comparable programs with respect to income and loan limits. In Stanislaus County, the income limit is approximately \$20,000 per year for a family of six or more, and the maximum loan limit is about \$60,000. (28:A-5) The HOHI program has not been in operation since 1981 due to unfavorable interest rates. It is hoped that the program will be resumed when rates are more favorable.

The HOHI program was a major support to local community development and housing programs in an increasing number of California communities. A substantial number of private lenders worked with localities, real estate agents, and developers to rehabilitate and expand the housing stock and provide mortgage financing to needy areas of urban and rural communities. Increasing numbers of low and moderate-income home buyers and renters were being served by this program. (28)

The HOHI program was operating at a scale of approximately \$200 million annually. Commitments for \$100 million were accepted from 51 lenders operating in 43 cities at the start of 1979. In addition, \$10 million was set aside for the exclusive use by localities for the origination of high priority rehabilitation loans. The HOHI program was particularly attractive to small cities because of the minimal requirements for administration and staff time necessary to operate the program.

Self-Help Enterprises (SHE). SHE assists low-income families to build their own homes. In order to qualify for assistance from SHE, the applicant must agree to perform a substantial amount of the labor required for the construction of the home. SHE provides technical assistance and counseling services in areas such as selection of tools and materials, obtaining the most favorable financing, construction techniques and home maintenance. As of September 30, 1983, SHE had assisted in the completion of 360 housing units in Stanislaus County. (14) Ten units were constructed in 1983 with SHE assistance and 32 units are anticipated to be constructed in 1984.

The large majority of these homes are financed through Section 502 FmHA loans, although a small number

The amount of indebtedness incurred by the applicant under a SHE project is considerably less than it would be under other programs, since the applicant's contribution of his own labor substantially reduces construction costs.

HOUSING REHABILITATION PROGRAMS AVAILABLE TO INDIVIDUAL APPLICANTS

Department of Housing and Urban Development. Despite the large number of HUD programs available to organizations, programs designed to assist families as applicants are largely limited to the Section 203(k), Section 312, and Section 221(d)(2) loan programs.

Section 203(k) offers insured loans of up to \$12,000 at 8½% interest. The homes must not be located in an urban renewal area and must be at least 10 years old unless the loan is for major structural improvements. The maximum loan repayment period may extend up to 20 years.

Section 312 provides for direct HUD loans to property owners in neighborhood development, urban renewal, code enforcement areas, Community Development Block Grant areas and Urban Homesteading area. Because of the specific nature of the areas where these loans may be approved, it is doubtful that many area residents are presently eligible for Section 312 assistance outside of Modesto. However, it is quite possible that Community Development Block Grant areas may be established in some of the County's smaller cities within the next few years. In that event, residents of those areas would become eligible to apply for Section 312.

Section 221(d)(2) provides lower rate mortgage insurance for low and moderate-income families on loans to purchase or rehabilitate homes.

At this time, neither Section 203(k), Section 221(d)(2), nor Section 312 is being utilized locally. During the past year, the regional HUD office in Fresno has received no application for those programs. (15)

Farmers Home Administration. Through Section 502 Rural Housing Loans, FmHA offers low-interest loans in housing rehabilitation to homeowners in rural areas. Interest credits may, under certain conditions, be granted to lower-income families, which reduces the effective interest rate paid to as low as one percent, depending on the size of the loan, family size and the applicant's income. (4:22)

Section 504 funds are available in the form of loans or grants to very low-income applicants who don't qualify for Section 502 loans. Loan eligibility

is determined without consideration of the applicant's age, but grant recipients must be 62 years of age or older and must be unable to repay part of the assistance received as a grant. Section 504 grants and loans can provide eligible owner-occupants with up to \$5,000 to repair or improve their dwelling in order to make it safe and sanitary and to remove health hazards. (4:27)

In contrast to the popularity of Section 502 FmHA loans for home purchases, Sections 502 and 504 are not being used locally for rehabilitation. (17) One probable cause of underutilization is an apparent lack of awareness of the availability of grants and low-interest loans for rehabilitation purposes. Section 504 is a potentially valuable resource for elderly homeowners in particular, since grants are restricted to applicants age 62 or older. Furthermore, the 1980 Census suggests that a large percentage of the households which qualify as both very low income and homeowners are elderly households which subsist on fixed incomes.

Self-Help Enterprises. In addition to the assistance which SHEL offers in the area of new home construction, the agency also assists low and moderate-income families to rehabilitate homes which they own and occupy. Again, the applicant must agree to perform a substantial amount of the labor required for the project's completion. SHEL provides technical assistance and counseling services and maintains a supply of tools which approved applicants may borrow. Since the rehabilitation program began in 1976, SHEL has assisted in the rehabilitation of 482 homes in the County. (14) SHEL also provides weatherization services for homes of low income households. As of August 31, 1983, 1,822 homes had been weatherized through SHEL efforts. (14)

Stanislaus County Department of Human Services. The Welfare Division of the Department of Human Services administers the Supplemental Security Income/State Supplemental Payments (SSI/SSP) program in Stanislaus County. Recipients of a SSI/SSP gold check may be eligible to as much as 100% grants for housing repairs from two nonrecurring funds and one recurring fund program. To be eligible for a housing repair grant, SSI/SSP recipients must own or be buying their homes and must occupy that home (in some cases, handicapped renters may be eligible for grants to make necessary modifications to their residence). If all persons listed on the deed of trust, grant deed, etc., are SSI/SSP recipients, the grant can equal 100% of the repair costs, not to exceed the maximum grant amount. If two people share title to the home and only one is an SSI/SSP recipient, the grant cannot exceed 50% of the repair costs. (23)

The first nonrecurring grant fund contains \$750 which may be used for repairs to heaters, air conditioners and wiring and to make structural modifications necessary to accommodate a handicapped person residing in the home. The second nonrecurring grant fund contains \$450 which can be used to pay for general repairs on the home. In addition, the recurring grant provides for up to \$300 annually for general home repairs. Funds from all three programs can be pooled together to pay for more extensive home repairs, up to \$1,500, the maximum sum of the three grants funds (23)

SSI/SSP is jointly funded by the federal and state governments. However, the home repair programs are funded exclusively by state funds through the SSP portion of SSI/SSP. Approximately 800 housing repair grants are awarded annually to the 10,000 SSI/SSP recipients in Stanislaus County. (23)

Area Technical Agency for Aging Programs (ATAAP). All ATAAP services were discontinued effective July 1, 1979. Prior to that time, the agency administered a home weatherization grant program for low and moderate-income homeowners in Stanislaus County. Although income was the primary basis for eligibility, priority was given to elderly and handicapped applicants. Approval of an application entitled the applicant to as much as \$650 in weatherization materials, usually insulation and weather-stripping. Labor for installation of the material was provided free by ATAAP CETA employees. More than 150 low and moderate-income households were assisted between the commencement of the program in November, 1977, and June, 1979, and 50 more applicants have been certified as eligible. Basic funding sources for this program were the Department of Energy (\$400 per home) and the Community Services Administration (\$250 per home). Self-Help Enterprises has been certified eligible to resume the weatherization program and has done so.

City of Riverbank. The City of Riverbank has adopted an ambitious Capital Improvement Program which will enhance the value of properties served by the improvements and combat housing deterioration within the City. The program included in the 1983/84 budget provides \$382,150 of street projects, \$68,500 of water system improvements, \$135,300 of parks projects and \$76,500 of storm drainage projects.

RENTER ASSISTANCE

Department of Housing and Urban Development. Section 8 rental assistance is available to low and moderate-income families throughout Stanislaus County.

Under the Section 8 program, families are eligible if they spend more than 25% of their gross adjusted monthly income for rent. The difference between the family's ability to pay and the monthly rent charged by the landlord is paid by HUD directly to the landlord as a supplemental rent payment. In order to be an eligible housing unit, for Section 8 assistance, the monthly rental price of the housing unit cannot exceed the Fair Market Rent, as established by HUD, for a home of its size. (16) The local Section 8 program is administered by the Stanislaus County Housing Authority and is well utilized.

Farmers Home Administration. Section 521 provides for reduced rent for low and moderate-income families, senior citizens or domestic farm laborers whose rent exceeds 25% of their annual adjusted incomes. The reduced rents offered under Section 521 apply only to tenants who occupy Rural Rental Housing, Rural Cooperative Housing or Farm Labor Housing projects financed by FmHA.

There are about 100 units of Rural Rental Housing units financed by FmHA in Oakdale. In addition, FmHA has financed 365 units of Farm Labor Housing in the County. Some units are located in Ceres and Patterson. The remainder are in unincorporated areas. The Housing Authority operates the Farm Labor Housing program in Stanislaus County. (17)

Riverbank Housing Authority. Within Stanislaus County, Riverbank is the only city to have established a housing authority which is separate and autonomous from the Stanislaus County Housing Authority. Established in 1952, the Riverbank Housing Authority owns and operates 60 units. Thirty of these units are designated for use by eligible elderly applicants, while the remainder are occupied by families. Recently, an additional thirty units of conventional low rent housing for the elderly has been approved. Property for the units is already owned by the Housing Authority, the units have not yet been completed. The City has rezoned an area and granted variances for parking and use permit for the facilities.

Stanislaus County Housing Authority. In terms of the number of people directly assisted, the Housing Authority is the single most valuable local housing resource in the County. The following list of services provided to low and moderate-income families by the Housing Authority demonstrates the value of that agency to local communities: (16)

- certifies families eligible for Section 8 housing and presently 2,058 families through that program;
- owns and operates 518 conventional low-income housing units;
- owns and operates 365 units of farm labor housing;
- owns and operates 224 units of migrant worker housing in Empire, Westley, and Patterson;
- through a contract with the City of Modesto, performs follow-up counseling for residents of homes which have been rehabilitated via the Modesto Housing program;
- has been certified by HUD to provide comprehensive housing counseling countywide.

Most new low-rent units in the County are located in the City of Modesto because the California Constitution requires local voter approval for participation in federal and state funded housing programs which provide for the construction of new units. It has been possible for Modesto to qualify for federally funded low-rent units because voters passed a referendum advocating the construction of those units in 1970. Modesto voters further approved the construction of an additional 600 low-rent units for the elderly, handicapped, and families on November, 1978, ballot. (16)

Stanislaus County Department of Human Services. The Federal Food Stamp program, which is funded by the Department of Agriculture, is administered locally by the Welfare Department. Persons eligible to receive food stamps may receive a greater food stamp benefit if their gross housing costs exceed their ability to pay that amount, as determined by formula. While the Food Stamp program is not a housing program per se, it does reflect federal concern for households which do not have the financial capability to meet their housing needs without sacrificing other essential needs.

New State Programs and Contact People

A compendium of some twenty-five current State programs are briefly outlined below in the following categories: Special Development Services, Rehabilitation and Housing Assistance, Migrant and Indian Services, Predevelopment and Farmworker Housing Assistance, and Housing Construction Finance.

Special Development Services

Construction Technical Assistance Officer. This statewide technical assistance program provides a variety of assistance and research to local governmental agencies, private organizations and individuals in the fields of housing development, housing management, housing finance, rental and homeownership assistance, and community development. Consultation is provided to organizations presently under contract with the Department in cost estimating, site and dwelling unit inspection, work write-ups and specifications, project monitoring, and other subjects relating to housing and community development.

Contact person: Bill Duclus (916) 322-1560

Architectural/Energy Officer. This program provides architectural and energy related technical assistance to local government agencies, profit and nonprofit housing and community development organizations, and individuals seeking assistance with review of architectural plans and specifications, cost estimates, material "take off" lists, applicability of new construction techniques and innovations, building code and zoning compliance, solar design and alternate energy uses, energy efficient building plans, federal and state energy requirements, as well as other construction and energy related functions. Additionally, this program's staff is the primary consultant to Division staff and programs in the areas stated.

Contact person: Carl Hencken (916) 322-1560

Rehabilitation and Housing Assistance

Deferred Payment Rehabilitation Loan Program. The Deferred Payment Rehabilitation Loan Program provides funds for deferred payment loans to rehabilitate housing occupied by low and moderate income homeowners and renters. Local governmental agencies, nonprofit corporations and recognized Indian tribes or rancherias that are operating housing rehabilitation programs are eligible to apply for a fund commitment. A total allocation of \$10 million has been appropriated to this program.

Contact person: Teri Bressler (916) 323-7244

Special User Housing Rehabilitation Program. The Special User Housing Rehabilitation Program provides deferred payment loans for the acquisition and/or rehabilitation of rental housing developments for low income persons. It has two components. Under one component, formerly named the Demonstration Housing Rehabilitation Program for the Elderly and Handicapped, \$2 million has been used to subsidize the acquisition and/or rehabilitation of apartments and group homes for the elderly and handicapped. Under the second component, \$5 million has been allocated for the preservation of residential hotels.

Contact persons: Russ Schmunk (916) 323-6334
Earl Lee (915) 323-5747

Housing Assistance Program. The Housing Assistance Program provides technical assistance and rental subsidies utilizing federal housing assistance payments to developmentally disabled, mentally disordered and physically disabled adults, and to low income persons and families in rural areas. The Housing Assistance Program for the Disabled, administered through local housing authorities, provides 3,937 units of existing Section 8 housing for the disabled. The Housing Assistance Program also administers 412 units of "Existing" Section 8 and 55 units of "Moderate Rehabilitation" Section 8 housing for low income persons and families in small rural counties which do not have their own housing authorities. In addition, the Housing Assistance Program administers 224 units of Section 8 assistance used for dwellings owned by three local housing authorities.

Contact persons: Bob Stone (916) 323-6332
Connie Schmidt (916) 323-6309

Independent Living Housing Assistance Program. The Independent Living Housing Assistance Program provides rental housing assistance payments subsidies to very low income developmentally disabled, mentally disordered, or physically disabled persons who are receiving independent living skills training. A one-time General Fund appropriation of \$250,000 has been allocated by HCD to nonprofit human services agencies to disburse to owners of rental housing on behalf of eligible disabled tenants who participate in their independent living skills training programs.

Contact person: Earl Lee (916) 323-5747

Rehabilitation Local Government Assistance Program. The Department provides technical assistance or training sessions for those cities, counties and nonprofit corporations operating or planning rehabilitation programs. Subject areas covered are loan packaging with HUD funds, multifamily rehabilitation, FmHA 504 loan packaging, and program policy and administration.

Contact persons: Teri Bressler (916) 323-7244
Ken Williams (916) 323-6310

Residential Hotel Demonstration Program. The Department provides technical assistance to for-profit owners, nonprofit organizations, and local agencies to use available state and federal programs for the rehabilitation of residential hotels. Approximately \$300,000 in low interest, deferred payment loans for the rehabilitation of residential hotels has been awarded by the Department from a one-time appropriation of California Housing Finance Agency funds. The primary goal of this program is to demonstrate the feasibility of preserving residential hotels as a continuing source of private market housing, meeting the needs of certain low and very low income single persons.

Contact person: Russ Schmunk (916) 323-6334

Migrant and Indian Services

Migrant Services Program. The Migrant Services Program provides funding to 14 contractors to provide migrant farmworkers and their families with temporary housing and related services during the peak harvest season. Twenty-five migrant housing centers in rural areas, from Bakersfield to the Oregon border, are state-funded to operate under this program. Approximately 12,000 migrants are housed in the 2,000 OMS units during the peak harvest season.

Contact person: Fortino (Mike) Cardenas (916) 323-6165

California Indian Assistance Program. The California Indian Assistance Program concentrates on the housing and related needs for Native Americans utilizing available resources at the federal, state and local levels. The CIAP staff provides technical assistance to reservations, rancherias, and Indian communities, to assess needs, determine program availability, assist in loan and grant applications, and implement funded programs such as Community Development Block Grants, Farmers Home Administration programs, and Economic Development Administration programs, etc. Contact person Jack Sanderson (916) 323-6166

Predevelopment and Farmworker Housing Assistance

Housing Development Technical Assistance. The Housing Development Technical Assistance staff provides comprehensive technical assistance to local governmental agencies, nonprofit organizations and the private sector in both urban and rural areas throughout the state. This program has been designed to work in conjunction with the Housing Predevelopment Loan Funds.

Contact person: Katharine Berson (916) 324-6335

Cooperative Housing Assistance. The Cooperative Housing Assistance staff assists local government agencies and nonprofit or profit organizations with all aspects of cooperative housing development including project feasibility in financing, organization, legal issues, management and board training.

Contact person: Martin Zone (916) 324-6336

Senior Citizens Shared Housing Program (SCSH). The Senior Citizens Shared Housing Program provides grants to assist seniors to change their living arrangements from that of living alone to sharing existing housing with seniors and nonseniors. As a result of shared housing, seniors are expected to obtain reduced housing costs. \$300,000 has been appropriated to this fund to fund shared housing programs for the next two years. Grant funds are awarded to nonprofit organizations and must be matched with an equal amount of funding or in-kind support. The funds are used to cover staff and office operation costs. The maximum grant award is \$50,000.

Contact person: George Solinas (916) 324-6334

Surplus Lands Program. The Surplus Lands Program reviews federal, state and local government land inventories and announcements for sites which have low and moderate income housing development potential. If a site has this development potential, local developers (government, nonprofit, and for-profit) are notified and assisted with site acquisition and development planning.

Persons who want a comprehensive review of the regulations and information about the process pertaining to identification and acquisition of federal, state and local government properties can order HCD Publication #34, UTILIZING PUBLIC SURPLUS LANDS, A HOUSING DEVELOPERS' GUIDE.

Contact person: Bob Fitch (916) 324-6333

Technical Assistance for Mobilehome Park Conversions.

Comprehensive technical assistance is available to residents of mobilehome parks who wish to purchase the mobilehome parks in which they live. This technical assistance may cover such areas as organizing, financing, government approvals, and management. To the extent that HCD's resources are limited, priority will be given to requests by low and moderate income park residents. Fees may be charged for these services.

Contact person: Gerald L. Rioux (916) 324-6337

Rural Finance Marketing Program. This program provides rural homebuyers, builders, realtors and developers with information about the CHFA below market rate interest rate mortgage program for financing first-time home-buyer single family (detached, condominium, townhouse) new construction. Rural applicants for CHFA financing are assisted with project evaluation, development and application processing.

Contact person: Bob Fitch (916) 324-6333

Emergency Housing Program. The Emergency Housing Program provides direct grants to local government or nonprofit organizations that shelter needy persons and families on an emergency basis. The \$1.7 million allocated for this program will be awarded, on a competitive basis, to eligible organizations as soon as the enabling legislation becomes effective on January 1, 1984.

Contact person: Bob Fitch (916) 324-6333

California Housing Advisory Service (CHAS). The California Housing Advisory Service provides to local government agencies, nonprofit organizations, recognized Indian tribes, and community design centers for the purpose of establishing local housing advisory services that assist individuals and groups with the self-help construction or rehabilitation of their housing. \$200,000 has been appropriated to this program annually. Development assistance and referral are also available.

Contact person: Leslye Dunten (916) 324-6350

Low Income Home Management Training Program. This is a grant program to local governmental agencies and nonprofit organizations for the provisions of housing counseling services linked to housing production and rehabilitation efforts. This program was not allocated funds for Fiscal Year 1983/84.

Contact person: Leslye Dunten (916) 324-6330

Farmworker Housing Grant Fund. The Farmworker Housing Grant Fund provides up to 50% matching grants to local governmental agencies, nonprofit corporations, cooperative housing corporations, and recognized Indian tribes or rancherias for the purpose of developing new or rehabilitated housing for low income agricultural employees. Funding priority is given to projects which are designed for ownership by agricultural employees. This fund has an annual appropriation of \$2.5 million.

Contact person: Tom Monahan (916) 324-6332

Predevelopment Loan Programs

Rural and Urban Predevelopment Loan Funds. The Rural and Urban Predevelopment Loan Funds provide 7% loans to local governmental agencies, nonprofit organizations and cooperative housing corporations for the preliminary costs of developing assisted housing for low income families and elderly or handicapped persons in rural and urban areas of the state. Authorized costs include site acquisition and preparation; architectural, engineering, legal, permit and application fees, and bonding expenses. Loans are not available for construction financing or administrative costs. Total allocations of \$4 million and \$5 million respectively have been appropriated for these two revolving loan funds.

Contact persons: Ray Bulford (916) 324-0694

Mar Lynn Omsby (916) 324-0692

Rural Land Purchase Fund. The Rural Land Purchase Fund provides 7% loans to local governmental agencies and nonprofit organizations for the purchase of land in rural areas to develop housing for low income persons. An allocation of \$1 million has been appropriated to this fund.

Contact person: Georgann Eberhardt (916) 324-0693

Housing Construction Finance

Homeownership Assistance Program. The Homeownership Assistance Program provides up to 49% of the purchase price of a dwelling unit in the form of a mortgage participation with an institutional lender, to enable eligible households to purchase housing which they would otherwise be unable to acquire. Upon sale of the unit, the state will share in the sales proceeds in an amount proportionate to its original investment. The balance of financing for the purchase would come from private or other public lending institutions. Under this program HCD may assist (1) renters to purchase their units who otherwise would be displaced by condominium or stock conversions; (2) mobilehome park residents to purchase their spaces if the park is to be converted to a condominium or stock cooperative; (3) households to purchase a mobilehome placed on permanent foundations; and (4) stock cooperatives or nonprofit corporations to develop or purchase mobilehome parks. An allocation of \$7.5 million has been appropriated to this fund.

Contact person: Albert H. Blum (916) 324-6321

Rental Housing Construction Program. The Rental Housing Construction Program provides funds, through local agencies or the California Housing Finance Agency (CHFA), for the development of new rental units by private, nonprofit or public agency sponsors. Not less than 30% of the units in each rental development assisted under the program are to be made available to the households of low and very low income. The remaining units in each development may be made available to moderate income market rate households. An allocation of \$75.5 million has been appropriated to this fund. Starting in October 1983, the department was authorized to establish and administer an annuity fund and make commitments to provide rent supplement payments from the fund directly to sponsors of rental housing developments being financed under the Farmers Home Administration 515 program to ensure affordable rents to eligible households. \$4.2 million has been allocated to this program.

Contact person: John Atha (916) 324-6318

State Community Development Block Grant Program. In October 1982, HCD assumed the administrative responsibility for the CDBG non-entitlement program formerly administered by HUD (the Federal Department of Housing and Urban Development). Each year, an RFP (Request for Proposal) is issued and eligible small cities and counties compete for approximately \$27 million. These funds provide grants to eligible small cities and counties for a variety of housing, public facilities, and economic development activities primarily benefiting lower income people.

Contact person: Dave Williamson (916) 445-6000

EMERGENCY SHELTER

One of the most difficult problems to cope with locally is that of finding emergency lodging for temporarily distressed persons. There are very few housing resources available for an indigent family which becomes stranded in Stanislaus County. There are three local organizations which provide temporary shelter presently operating. Of these three organizations, only one accepts all types of applicants, while the other two provide assistance for a specific clientele.

Salvation Army. The Salvation Army is a charitable organization which has operated in Stanislaus County many years. Needy families can usually obtain emergency lodging; and in cases requiring longer term assistance, the Salvation Army may refer the person or family to one of the few private families or organizations which occasionally provides temporary lodging for persons without any other available resources. The Salvation Army also refers needy persons to appropriate agencies which may have the resources to meet the longer term needs of the family or individual. Typical referrals would be to the Welfare Department, the Employment Development Department, and the Housing Authority.

Head Rest Incorporated. Head Rest maintains programs which offer a variety of community services, but the primary focus of the organization is youth oriented. In that capacity Head Rest operates Hutton House as an alternative to living on the streets for runaways. Minors may obtain lodging at Hutton House while Head Rest staff attempt to mediate and resolve possible conflicts between parents and their minor children. Temporary lodging at Hutton House is limited to minors, ages 12 to 17.

Women's Refuge Group. The Women's Refuge Group provides shelter for battered women for periods of three to thirty days. The Group also refers clients in need of a new permanent residence to appropriate agencies.

SUPPORTIVE HOUSING SERVICES

National Association for the Advancement of Colored People (NAACP). The NAACP mediates between landlords and tenants (or sellers and prospective buyers) in cases where a complaint of housing discrimination has been lodged. If mediation fails to achieve a solution agreeable to both parties, the NAACP refers the complaint to an appropriate agency which would determine if the complaint warranted legal action. (25)

California Rural Legal Assistance (CRLA). CRLA provides legal services for low and moderate-income persons and in that capacity may take legal action in behalf of eligible clients who feel they may have been the victims of housing discrimination. CRLA attorneys have seen few cases of discrimination on the basis of race or ethnic origin, but they do frequently encounter discrimination of a type which is not presently illegal; that is, discrimination against low-income persons on Social Security or public assistance. It is the feeling of Local CRLA staff that efforts to discourage or prevent housing discrimination within the County would not be furthered by establishing new local agencies. (37)

Stanislaus County Department of Human Service, Consumer Affairs Division. Consumer Affairs provides information brochures on methods for resolving landlord-tenant disputes and also distributes Tenant Survival Kits. The Survival Kits are a point-by-point list of items that every prospective tenant should review with the landlord prior to signing a rental agreement. The Survival Kit, after being jointly signed by the landlord and tenant,

then becomes the authoritative document on the condition of the housing unit before the tenant occupied it and is used to settle discrepancies that might otherwise occur when the tenant vacates the rental unit. The tenant and landlord again jointly inspect the rental before security deposits are refunded to determine if all required tasks have been accomplished by the tenant. A second check-off list is then jointly signed by tenant and landlord. This system has been successful in reducing the number of disputes arising between tenants and landlords that require mediation. (22)

Stanislaus County Department of Human Services, Welfare Division, Information and Referral (I & R). The housing services provided by I&R are precisely those implied by their title: information and referral to other organizations which may be able to provide emergency shelter, permanent housing, or subsidized rental housing, as the case may warrant. Because of the number of low and moderate-income people that I & R sees, it is one of the County's more valuable housing referral services.

Housing Problem Hotline. The Stanislaus County Board of Realtors established the Hotline as a telephone referral service for area residents with housing problems. The Hotline is staffed by volunteers and acts as a referral service both in cases involving landlord-tenant disputes and to assist families to locate suitable housing. (20)

OPPORTUNITIES FOR ENERGY CONSERVATION

In Stanislaus County, there are several primary sources or agencies that provide energy conservation information and/or assistance. Modesto Irrigation District, Turlock Irrigation District and Pacific Gas & Electric each maintain energy conservation programs and provide written information. The companies also provide low interest or interest-free home improvement loans to maximize energy conservation efforts on the part of local citizens.

Modesto Junior College operates the "Sunrise Energy Center". The Center was started under a California Energy Commission grant for the development of an energy resource center. "Sunrise" offers conservation and solar energy classes, consumer product information and computer programs for conservation and solar energy. The center provides an information resource clearinghouse for residents and businesses with a statewide computer link; experimentation in alternative fuels such as methane, solar and gasohol; outreach services

to improve farming practices; and the building in which the center is housed serves as a demonstration/laboratory for solar projects and weatherization.

Self-Help Enterprises provides weatherization grants for the poor and elderly in the County.

New State energy conservation standards for residential buildings (Title 24, California Administrative Code) took effect July 13, 1982, replacing existing standards in effect for four years. However, legislation approved in July, 1982, effectively deferred the implementation of the new standards until June 15, 1983, for single family units and until December 31, 1983, for other residential uses.

The new standards recognize climate differences within the State. They permit considerable flexibility to the builder, as long as a minimum "energy budget" is achieved. The State Energy Commission estimates they will add about \$2,000 to the cost of a home, and will cut energy consumption costs on the average of about 50%. The standards are State-mandated and do not require further local code changes.

The City of Riverbank has updated its Uniform Building Code to incorporate compliance with Statewide building ordinances. The updated codes provide a watchful eye toward energy conservation.

The City Council has endorsed by Resolution, the P.G.&E. energy grant program for low income persons. City of Riverbank residents are eligible for weatherization program funds, provided in this County by Self-Help Enterprises.

The following is a listing of energy program funding possibilities that the City is aware of. At the present time, the City is not participating in any of the programs listed.

ENERGY PROGRAM FUNDING POSSIBILITIES

<u>Source</u>	<u>Name of Program</u>	<u>Possible Use</u>	<u>Type</u>
Local	Municipal reserves or pension fund deposited in local bank	Leveraging for conservation loans by bank (no risk to city) or as loan guarantees	

State Parks	Urban open space and recreation program -- innovative programs funds	Solar water heater for city pool or other innovative energy facility	Grant
California Energy Commission	Schools and hospitals energy loan program	Retrofit loans for schools and hospitals	Loan
California Energy Commission	Streetlight conversion loan program	Street light retrofitting	Grant
California Energy Extension Service	Energy conservation contracts	Efforts to work with renters/ landlords, small businesses and other special targets	Grant
Solid Waste Management Board	Materials and energy recovery grants	Waste-to-energy projects or recycling	Grant
Department of Energy	Environmental and energy education	School and community conservation education programs	Grant
HCD	Deferred payment rehabilitation fund	Housing rehab and energy conservation for low and moderate income	Loan
HCD	Self-help housing assistance	Self-help housing projects which could include weatherization and retrofit	Grant
Office of Economic Opportunity	Low income weatherization assistance	Weatherization grants	Grant
Community Services Administration	Regional solar incentives program	Material costs of solar projects	Grant
HUD	Community Development Block Grant	Energy projects geared to low and moderate income households	Grant
Department of Agriculture-Farmer's Home Administration	Community Facilities	Upgrading facilities, swimming pool solar heating	Loan
Economic Development Administration	Biomass development	Loans for biomass development to businesses in areas with unemployment problems	Loan or Grant

While housing problems may be observed within the cities and rural areas of Stanislaus County, few are unique to the local area. Most, in fact, are the same problems experienced by jurisdictions throughout the nation. Moreover, the incipient causes of housing problems which exist at the local level may lie at state and/or national levels which are completely external to local regulation. An example of a local housing problem with primarily external causes is the lack of sufficient affordable units available to low and moderate-income families. The Housing Distribution Plan indicates that countywide the number of these families which spent more for housing costs than they could realistically afford far exceeded the combined total occurrence of all other housing costs are not primarily local in nature.

Although the economic constraints to affordable housing may be national in scope and origin, it is still possible for local governments to achieve some measure of improvement for low and moderate-income residents in this and other housing problem areas. Indeed, one of the primary functions of a housing element is to define the options available to local governments and to develop a comprehensive set of goals, objectives and actions to cope with identified housing problems.

The range of possibilities for a housing program in Riverbank is virtually limitless. This section, however, attempts to define five basic program concepts from which a basis for recommended action can be developed. The focus of the five alternative programs is organized around different levels of effort in which the City may wish to engage and as such may also be viewed as alternative views regarding the appropriate role of the City in mitigating any unmet housing needs of its residents.

A recommended housing program need not consist exclusively of only one alternative but may include all, or portions, of two or more alternatives. However, the housing program should be consistent with locally developed assumptions. In the preparation of the housing program, staff have used the following four assumptions regarding desirable program characteristics:

- the housing program should reflect the short and long-term goals of the City and its residents;
- the housing program should only contain tasks which are within the ability of the City to financially sustain over a period of time;

- the housing program should include only those measures which are appropriate to the identified needs of the City's residents; and
- the housing program should meet all federal and state requirements.

ALTERNATIVE 1: MAINTAIN PRESENT LEVELS OF EFFORT

Alternative 1 would propose no new housing programs or services, but rather, would advocate maintaining only those services which presently exist. Implicit in this alternative is the suggestion that existing resources are sufficient to meet housing needs in Riverbank, or that they could be sufficient if utilized to their fullest potential. This alternative would require less effort than all others.

ALTERNATIVE 2: GOVERNMENTAL INCENTIVES FOR PRIVATE SECTOR INVOLVEMENT

One method of providing more low-cost housing units throughout Riverbank is for the City to make it more economical for private developers and builders to construct them. Likewise, there are a number of options available to the City at low to moderate cost which would encourage owners of low-income housing to make necessary improvements or repairs. The goal of Alternative 2 is to provide incentives for private homeowners, builders and developers to utilize existing programs more extensively. It would further strive to encourage self-initiated rehabilitation by homeowners and neighborhood improvement groups.

Implementation by the City of one or more of the Alternative 2 action options could be done on a short-term basis as a pilot project or through a long-term commitment to establish permanent policies.

ALTERNATIVE 3: PUBLICLY FINANCED PUBLIC FACILITIES PROJECTS

As discussed earlier, the provision of public facilities in low and moderate-income neighborhoods is an important feature of both housing rehabilitation programs and efforts to preserve older but not yet deteriorated neighborhoods. Not only do public facilities add to the attractiveness and desirability of an area, but they also eliminate health and safety hazards. Moreover, the provision of public facilities is a necessary prerequisite of most federally funded programs for housing rehabilitation.

A plan to provide public facilities to low and moderate-income neighborhoods serves then as a logical preamble to a more comprehensive housing program, or it may be viewed as the appropriate end product of a housing program. Alternative 3 suggests that the provision of public facilities to low and moderate-income neighborhoods is an appropriate activity for the Riverbank housing program.

The next step in this process would be to identify and prioritize areas where the public facilities should be constructed. High priority areas should be those where housing rehabilitation is planned. The action options in this alternative propose several ways in which public facilities might be funded.

ALTERNATIVE 4: PUBLICLY FINANCED HOUSING REHABILITATION

Alternative 4 proposes to go beyond the construction of public facilities for low and moderate-income neighborhoods, which may be construed as a service to the larger community, and to further engage in rehabilitation of the deteriorating homes of individual low and moderate-income families at public expense. This alternative would require more staff time for program development and more ongoing administration than Alternative 3.

Two basic methods exist for providing housing rehabilitation assistance to needy families. The first method is to provide direct grants, and the second is to establish a loan fund which would be used to provide low-interest loans to eligible families. A third option would be to combine both methods and offer grants to low-income families while offering low-interest loans to moderate-income families, as determined by formula.

Within Stanislaus County, a precedent for housing rehabilitation has been set by the City of Modesto's housing program, which got underway in mid-1975 and which has accomplished the rehabilitation of about 1113 units. Modesto's housing rehabilitation program provides grants and is 100% federally funded. The other major vehicle for publicly assisted housing rehabilitation is the program administered by Self-Help Enterprises which was discussed earlier.

The purpose of rehabilitating homes in a state of disrepair serves to prevent the spread of home deterioration to the point of general neighborhood decline, to maintain the economic viability of older neighborhoods, and to preserve homes which are within the economic means of low and moderate-income families to rent or purchase. Home rehabilitation by means of a grant serves the dual function of removing health and safety hazards and, at the same time, preserving the affordability of the home.

ALTERNATIVE 5: PUBLICLY FINANCED ACQUISITION AND IMPROVEMENT OF LOW AND MODERATE-INCOME HOMESITES

One of the major stumbling blocks to developing additional low-income housing is that while most people are sympathetic to the needs of low-income families, people generally prefer to have low-income housing located "over there". As a result, one of the few places where low-income housing is usually accommodated is in the midst of other low-income housing. This common inclination of communities has tended to foster the growth of large areas of low-income homes which are variously termed as the "poor section", "slum area", or "ghetto". Concentrated areas of low-income dwellings have not as yet reached such proportions in Riverbank.

Alternative 5 would provide greater opportunities for the development of low and moderate-income housing in Riverbank while seeking to forestall the proliferation of low-income homes in readily identifiable areas by proposing that the City purchase and develop homesites to be made available for resale at no profit to low and moderate-income families. This alternative further proposes that the location of the parcels acquired by the City be dispersed throughout Riverbank to prevent the creation of large areas of low-income housing.

THE RECOMMENDED FIVE-YEAR RIVERBANK HOUSING PROGRAM

OVERVIEW

The housing program is the mechanism through which identified housing needs are linked to a systematic and comprehensive set of goals, objectives and actions whereby corrective action can be taken to initiate improvements in local housing conditions. The goals, therefore, have been stated as responses to the defined needs (e.g., new units, adequate sites, rehabilitation units).

In terms of the five alternative programs, the recommended program most closely resembles a combination of actions selected from Alternatives 1,2,3, and 5.

The program represents a "good faith, diligent effort" as required by the California Department of Housing and Community Development, and moreover, appears to be reasonable with respect to the staff and funding capabilities of the City. In addition, the recommended program satisfies the four desirable program characteristics identified earlier in that it (1) reflects the short and long-term goals of the City; (2) only contains tasks which are within the ability of the City to sustain; (3) includes measures which are appropriate to the identified needs; and (4) meets all state and federal requirements.

However, while the measures contained in the housing program represent a basis for improved housing conditions in Riverbank, they do not represent a complete remedy for all housing ills. Ultimately, the underlying cause of virtually all housing problems is the cost associated with correcting the problem. Presumably, most people do not live in inadequate housing because they wish to do so, but more probably, because they don't have the financial resources to obtain more suitable housing, either because of lack of income or personal spending decisions. If there are ever to be any realistic expectations of adequately housing the low and moderate-income households of the Nation or the City, the emphasis for corrective action must be on curtailing inflation in home construction costs: the costs of land, the costs of materials, the costs of labor and the costs of capital.

To illustrate the enormity of these cost impacts, it can be observed that the increase of conventional interest rates from 7.25% in 1972 to the mid-1979 rate of 11.5% translates into a \$154 increase in the monthly payment for a \$50,000 home. Without considering the cost increases for land, materials or labor. The amount of these cost increases is alarming when one considers that in 1980 median housing costs in Riverbank were only \$260 per month. The increasing number of potential home buyers who find that houses are now priced outside their economic reach have furthermore added to the competition for low-cost rental units.

The measures recommended for adoption in the Housing Element may modify some of the negative impacts of rising costs, but certainly will not reverse nationwide economic trends. While recognizing the limitations of local actions to influence housing problems that are nationwide in scope and origin, the recommended housing program appears to represent a course of action which will be beneficial to both the City and its residents with respect to housing. By building upon the programs presently in existence, the housing program also maintains a sense of continuity with current policies. Moreover, the existing programs are exemplary in that there is presently a high proportion of low-income units available in Riverbank, and in that Riverbank is the only City within Stanislaus County which operates a housing authority. These observations are indicative of the City's concern for its low and moderate-income residents and represent a sound starting point for a housing program.

GOAL I

To provide the opportunity for the construction of new low and moderate-income housing units.

Objective IA: By January 1985 the City will assist low and moderate-income households to gain access to financial resources necessary to construct or purchase homes within their economic means.

Action IA1: The City will apply to receive certification by the California Housing Finance Agency as an area eligible for below market rate home loans under the Home Ownership and Home Improvement (HOHI) program.

Action IA2: The City will publicize the availability of programs to provide low-interest rate home loans for construction, purchase, rehabilitation or modification of housing units, or for refinancing existing loans through the Home Ownership and Home Improvement Program (contingent upon approval of certification application).

Action IA3: The City will maintain a catalog of federal and state programs which provide housing assistance benefits.

Objective IB: By January, 1985, the City will review and consider revisions to City ordinances as deemed appropriate to lower housing costs.

Action IB1: The City has reviewed its General Plan and Zoning Map and made revisions during 1983.

Action IB2: The City will review City Codes for possible revisions to reduce initial cost of development.

Objective IC: On an ongoing basis, the City will utilize existing tools to assist in the provision of low and moderate-income housing.

Action IC1: The City will continue its deferred public improvement agreement to encourage residential infilling.

Action IC2: The City will review development plans submitted in conjunction with an application for PD zoning to determine the feasibility of possible reductions in construction costs.

Action IC3: The City will encourage new housing to locate in areas already provided with public facilities and services before expanding into unserved areas.

Action IC4: The City will encourage greater use of alternate building materials and methods of construction which can lower construction costs, as permitted by the Uniform Building Code.

DISCUSSION OF RECOMMENDED ACTIONS

The goal of providing new low and moderate-income units has been approached from two directions. The first objective demonstrates the City's willingness to aggressively pursue programs which may benefit its low and moderate-income residents and make those residents aware of available state and federal housing resources. The second and third objectives propose measures which can reduce the cost of new home construction, thereby bringing home purchase prices within the reach of more City residents.

Objective IA

One of the major obstacles for low and moderate-income families which want to buy a home is their inability to obtain financing at an interest rate that is reasonable in relation to their incomes. The HOHI program offers a mechanism for overcoming that obstacle by providing interest subsidies to eligible applicants which would reduce the effective interest rate substantially below conventional interest rates. If the City is successful in receiving certification for the HOHI program, the City should attempt to inform City residents of the availability of the HOHI subsidies to assure that those families which are eligible for the program are also aware of its existence.

Objective IB

At the present, limitations on the public facilities and service capacities restrict the feasibility for new annexations. Revisions to the Land Use Element and Zoning Map may provide a potential for additional development where capacities are greatest, within the existing city boundaries. Changes in the City Code which allow smaller lot sizes reduced lot width, etc., would reduce housing costs.

Objective IC

The City presently has policies which can be instrumental in holding down the cost of new housing. In the application of these policies, the City should consider their impact on the housing needs of low and moderate - income residents.

Action IC1: The deferred public improvement agreement allows infilling development to occur without imposing requirements for curbs, gutters, sidewalks, etc., if the street is already substantially lacking those amenities. Although the City still retains the right to require the homeowner to provide the deferred improvements at a later date, this policy provides an incentive for infilling, which in turn, helps to revitalize declining neighborhoods. This would realistically apply only to older neighborhoods where homes were built prior to the advent of modern development standards.

Action IC2: The Planned Development (PD) zone provides an opportunity for developers to submit innovative development designs which may propose to waive one or more of the adopted development standards, and may propose to provide alternative amenities. A developer might request, for example, to build narrower streets and have reduced setbacks while in return offering to provide a common parking area and more open space. All P-D proposals are submitted to the Planning Commission and evaluated for their individual merits and shortcomings. This case-by-case review process allows the Planning Commission flexibility in negotiating with individual developers for optimum design and development standards, and can result in less expensive units.

Action IC3: In an era of limited financial resources, it is in the best interest of every city to encourage compact development patterns which can be provided the maximum in public facilities and services for the minimal cost. Some of these cost savings can be passed on to the homeowner.

Action IC4: Alternatives to conventional building materials and construction techniques can lower the overall costs of home construction. The use of these alternatives should be encouraged, if permitted by the Uniform Building Code.

GOAL II

To provide opportunities for the rehabilitation of deteriorating housing units or to construct room additions on homes of inadequate size, and to take direct action to assist in halting the decline of deteriorating neighborhoods.

Objective IIA: By January, 1985, the City will assist low and moderate - income households to gain access to financial resources necessary for home rehabilitation or for the construction of room additions.

Action IIA1: As in Action IA1, the City will apply for HOHI certification.

Action IIA2: As in Action IA2, the City will publicize the availability of the HOHI program to assist low and moderate - income families to construct necessary home improvements.

Objective IIB: By January, 1985, the City may undertake a process of attempting to obtain federal and/or state grant funds to construct needed public facilities in low and moderate - income neighborhoods, if such applications appear feasible.

Action IIB1: On, or prior to, the published submittal date, the City May apply to the U.S. Department of Housing and Urban Development for Community Development Block Grant (CDBG) funds.

Action IIB2: Conditional upon the approval and successful completion of Action IIB1, the City will apply for CDBG funds for additional rehabilitation projects.

Action IIB3: The City will review programs available through other federal and state grant agencies and local financing mechanisms to determine if alternative sources of funding for public facilities may be more feasible to pursue.

Action IIB4: The City has adopted by reference the draft Citizen Participation Plan (July 1977) prepared by the Stanislaus County Department of Planning and Community Development and will implement the recommendations contained therein in conjunction with state or federal housing grant applications.

Objective IIC: On an ongoing basis, the City will maintain existing policies and take further actions as deemed appropriate to assist in halting neighborhood deterioration.

Action IIC1: The City shall maintain existing nuisance ordinances to prevent residents from contributing to deterioration of homes or blighting of the neighborhood in general.

Action IIC2: The City will provide, as feasible, or encourage the provision of, technical assistance to homeowners doing their own repairs in the following ways:

1. Technical guidance by City Building Inspectors;
2. Encourage eligible families to apply for existing program resources, such as Self-Help Enterprises; and
3. Encourage churches, charitable organizations and civic groups to assist needy families to rehabilitate their

homes and to work with professional craftsmen to provide technical and material assistance.

Action IIC3: The City will continue community-sponsored neighborhood improvement programs to remove nuisances and improve property maintenance.

Action IIC4: The City will draft a redevelopment plan for consideration.

DISCUSSION OF RECOMMENDED ACTIONS

Goal II has proposed three approaches to housing rehabilitation: (1) the provision of housing rehabilitation mortgage funds; (2) the provision of needed public facilities to improve property values and increase the feasibility of housing rehabilitation; and (3) the continuation of programs to assist homeowners with property maintenance and to provide assistance for owner-initiated rehabilitation efforts.

Objective IIA

In cities the size of Riverbank, where it is less feasible to establish a redevelopment agency or housing rehabilitation program than in large cities, the HOHI program offers a realistic alternative for accomplishing housing rehabilitation. The majority of HOHI funds are, in fact, reserved for housing rehabilitation loans. Consequently, the HOHI has numerous attractions for the smaller cities:

1. It will not require the addition of City staff;
2. It will apply to eligible applicants throughout the City rather than in a specified target area;
3. It is a voluntary program in the sense that it will require the homeowner to initiate the application process;
4. The application and program administration requirements for the City are minimal; and

5. It provides legal protection for the City in the event of loan defaults.

Objective IIB

As noted earlier, the provision of curbs, gutters, sidewalks, storm drains, street lights, and trees can dramatically improve the visual character of a neighborhood and increase the practicality for homeowners of investing in structural improvements to their homes. The CDBG program provides grants with no local match for the construction of the above facilities, and for many other purposes as well. In order to receive these funds, however, Riverbank must compete with all other cities in Northern California with less than 50,000 population.

If applications can be put together which appear to be competitive, they should be submitted for the purpose of providing the above mentioned, or similar facilities in low and moderate-income neighborhoods. However, since there is no guarantee of receiving CDBG funds, the City should also evaluate alternative sources of funding such as other federal or state grants and loans, local revenue sharing funds and revenue bonds.

In order to be eligible to receive CDBG funds, the City must have a written plan detailing how input from Riverbank citizens will be obtained and utilized in determining the most appropriate location for projects and the specific activities to be undertaken. The Department of Housing and Urban Development has approved such a plan for Stanislaus County. Riverbank may choose to adopt that plan by reference rather than prepare a new citizen participation plan.

Objective IIC

The final objective of Goal II is to continue existing programs and policies that help to maintain viable neighborhoods, and to encourage greater involvement by private groups. Within the Riverbank area, there are service clubs which annually undertake civic projects such as painting or roofing the homes of needy families. If more organizations followed that example, local groups could provide a valuable resource for housing rehabilitation.

Moreover, Self-Help Enterprises operates a housing rehabilitation program which assists homeowners who are willing to contribute a substantial amount of their own labor to obtain financing, tools and materials and to assist with difficult phases of construction. This is a valuable housing rehabilitation resource which should be utilized to its maximum potential by City residents.

In addition, the City should continue to support activities which help to hold neighborhood deterioration in check by providing advice to homeowners doing their own repairs by maintaining nuisance ordinance, and by continuing its annual neighborhood clean-up program. Should a redevelopment plan be adopted additional money should become available for housing needs. Since the project area includes mainly developed residential areas, the funds would probably be used for rehabilitation of existing structures.

GOAL III

To provide the opportunity for low and moderate-income households to obtain rental housing which is priced within their economic means.

Objective IIIA: The City will continue to review and may revise City Zoning and Subdivision Ordinances as deemed appropriate to encourage the development of new rental units.

Action IIIA1: The City adopted an ordinance that permits duplexes on corner lots with a minimum size of 6,500 square feet in R-1 neighborhoods if the individual units face different streets and if the duplex conforms to all other R-2 requirements.

Objective IIIB: The City will take action at the earliest opportunity to remove restraints to the development of low and moderate-income rental housing.

Action IIIB1: The City will submit for voter approval a referendum to allow the construction of thirty low-rent family housing units to be owned and operated by the Riverbank Housing Authority as per Article 34 of the California Constitution.

Action IIIB2: The City will cooperate with the Riverbank Housing Authority in locating 30 units of Conventional Low Rent Housing allowed under existing Article 34 approval.

Action IIIB3: Promote Section 8 new construction rental units throughout the City.

Objective IIIC: Within two years of the approval of the Article 34 referendum (contingent upon its passage), the City will attempt to obtain construction sites for new low and moderate-income rental units.

Action IIIC1: The City will apply for CDBG funds for the acquisition and improvement of building sites for low-rent units.

Objective IIID: The City will continue to support the enforcement of laws and regulations prohibiting discriminatory practices in the sale and rental of housing.

Action IIID1: The City will encourage enforcement of fair housing laws throughout the City by providing referral to the proper sources of assistance and agencies.

Action IIID2: The City will provide information on the local County hot line which the Board of Realtors maintains to provide information regarding housing laws and discriminatory practices.

DISCUSSION OF RECOMMENDED ACTIONS

The goal of providing affordable rental housing has considered three approaches; (1) a review of local ordinances to determine if more new sites for rental housing can be created; (2) a voter referendum to enable the use of public funds for the construction of low-rent public housing; and (3) an application for grant funds to purchase and improve construction sites for low and moderate-income rentals.

Objective IIIA

The proposal to consider duplexes on corner lots in R-1 neighborhoods could potentially permit as many as four additional units per city block without altering the single-family character of the neighborhood, so long as the individual units face different streets. In the present era of spiraling interest rates and home purchase prices, in which an increasing proportion of the population is being priced out of the home purchase market, it has become increasingly important to maintain an adequate inventory of units for a growing market of renters. In this context, any viable measure that can result in four additional units per block is relevant and worthy of close scrutiny. This has already been accomplished.

Objective IIIB

The Riverbank Housing Authority owns and operates 30 low-rent units for families and 30 low-rent units for elderly or handicapped residents. Prior to constructing any additional units, Article 34 of the California Constitution provides that the Housing Authority must obtain by referendum, the approval of Riverbank voters. In accordance with the provision of Article 34, voters approved a referendum in 1972 authorizing the construction of an additional 30 units for elderly and handicapped residents. However, those units have not been built because of lack of financing. The action proposed under Objective IIIB would again balance the number of units authorized for elderly or handicapped, and families, at 60 units apiece.

Objective IIIC

Community Development Block Grants can be used to purchase land and construct public facilities for new low and moderate-income home sites as well as for housing rehabilitation activities. If the Article 34 referendum is approved by Riverbank voters, the action included under this objective suggests that the City would apply for CDBG funds to provide sites for the units authorized by the voters. CDBG funds are 100% grants which require no local matching funds.

Objective IIID

Equal housing opportunity for all citizens can best be ensured by the City through continued support and the provision of information. Referral to various groups or agencies in the County that provide counsel or legal advice and/or representation for those who have discriminated against will be continued. California Rural Legal Assistance, the National Association for the Advancement of Colored People, the Stanislaus County Board of Realtors, the Stanislaus County Consumer Affairs Office and the District Attorney's Office handle or assist in housing discrimination situations.

GOAL IV

To provide and maintain essential public services for Riverbank residents at reasonable costs.

Objective IVA: The City will continue to review the condition of city services, the service capacities to accommodate expected new growth, and the fee schedules applied to new development. There are no recommended actions at this time, but it is expected that the public services review may generate recommendations.

DISCUSSION OF RECOMMENDED ACTIONS

The purpose of conducting a review is to prevent the City from being unduly burdened by costs of providing city services to the residents of new neighborhoods, as has happened in other locations, assuming that there are sufficient service capacities to accommodate new residents. To illustrate the hidden costs of development that can burden a city, one might hypothetically assume that five years of normal growth in Riverbank could require that the City build a new fire station and provide equipment, purchase a new police patrol car, build three new school classrooms, but an additional school bus, purchase and develop a new park site, and hire personnel to staff the new positions. If the fees charged to developers are insufficient to finance the new services, the cost to the City may far exceed its revenues from the new residents.

Although the above illustration may be overstated, it demonstrates the importance of establishing appropriate fees and requiring dedications of land to provide new sites for parks, schools, etc. If the review should result in the upward adjustment of fees, the price of new homes will likewise increase; and while cost increases in new home construction are contrary to the aims of the Housing Element, the importance of maintaining adequate protection for the City has led to this recommendation. Implementation of any fee increases should be time to coincide with the implementation of proposed development cost-saving measures to offset the cost increases.

GOAL V

To provide opportunities for the development of middle and upper-income housing in Riverbank to achieve a balance of all economic levels in residential development.

Objective VA: On an ongoing basis, to maintain, if feasible, a sufficient inventory of developable land to accommodate the need for new units in this element.

Action VA1: On an ongoing basis, the City shall annex land adjacent to existing corporate boundaries and zone for residential uses an amount of land sufficient to accommodate the City's fair share allocation for new units, contingent upon the availability of sufficient City services.

Action VA2: On an ongoing basis, the City shall maintain a sufficient inventory of land zoned for commercial and industrial uses to permit economic development necessary to provide employment for the new households identified in the fair share allocation.

Action VA3: The City shall continue its efforts to upgrade and expand public facilities and services necessary to provide for the health, safety and well-being of its residents.

DISCUSSION OF RECOMMENDED ACTIONS

The majority of the housing program is oriented toward meeting the housing needs of low and moderate-income households. Goal V has been included in recognition of the need to achieve a balance, or a parity, in city growth patterns: a balance among differing socio-economic levels of Riverbank residents; a balance between residential, industrial and commercial growth; and the necessity of balancing all growth with respect to the availability of city services to accommodate that growth and the quality of services which Riverbank residents deserve.

Implicit in this goal is the assumption that if the City can provide land and services for new development, then private market forces will build new homes and create new jobs within the City. It is particularly important for Riverbank to achieve economic development parallel to its residential growth. If new employment is not generated along with new homes, there is the danger that Riverbank could become a city of commuters for people who work in Modest. Riverbank should, therefore, take all reasonable steps to protect its existing employment base and stimulate new economic growth consistent with its population growth rate.

GOAL VI

To provide opportunity for handicapped persons to obtain single-family homes built to meet the needs of those confined to a wheelchair.

Objective VIA: The City will take action to remove constraints to handicapped people in obtaining new single-family homes that are accessible.

Action VIA1: By January 1, 1985, analyze the potential of developing an ordinance that requires a specific number or percentage of handicapped accessible single-family homes in new developments.

TABLE 21
SUMMARY OF UNITS ESTIMATED TO BE
PROVIDED, REHABILITATED, CONSERVED
1984 - 1989

a. New Units Provided

Completion of approved family mobile home parks	146 Units
Completion of condominiums with approved plans	132 Units
SHE expected number of homes to be completed in 1984	32 Units
Continued local assistance from SHE (Estimate of 10 single family homes/year)	50 Units
Completion of approved R-1 subdivisions	197 Units
Completion of approved R-2 subdivisions	<u>284 Units</u>
Total new units provided	841 Units

b. Units Rehabilitated

Estimated at 3 units/year, it is hoped that greater participation in available programs can be generated in Riverbank through publicity and outreach programs.	15 Units
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c. Units Conserved

Estimated at 5 units/year. Through enforcement of building codes and nuisance ordinances, it is estimated that 5 units/year can be conserved.	25 Units
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CITY OF RIVERBANK
IMPLEMENTATION OF HOUSING ACTIONS

ACTIONS TO BE UNDERTAKEN	RESPONSIBLE AGENCY/DEPT.	TIME FRAME	FINDING SOURCE	QUANTIFICATION
<p>Action IA-1, IIA-1 & 2</p> <p>Submit application to receive certification as eligible for Home Ownership Home Improvement (HOHI) low interest loans.</p> <p><u>Implementation:</u> Awaiting resumption of HOHI Program.</p>	City of Riverbank Planning	Request for certification made 7/81 Denied for lack of funds. Application will be made in 1984 or when funds become available.	CHFA-HOHI and City General Fund	Based on the experience of the City of Hughson perhaps 10 units a year could be assisted. If more households request aid and CHFA will fund, more units will be aided.
<p>Action IA-2</p> <p>Publicize the availability of low interest loans and programs.</p> <p><u>Implementation:</u> Ongoing.</p>	City of Riverbank Planning	Information on where people might go for help is available at City Hall upon request. At such time as the City is funded to participate in a loan program, an outreach program will be initiated.	City General Fund and funding agency for loan program	An attempt will be made to reach all of the households in the City.
<p>Action IA-3</p> <p>Maintain a catalogue of federal, state, and local housing programs.</p> <p><u>Implementation:</u> Ongoing.</p>	City of Riverbank Planning	Currently available - ongoing	City General Fund	It is hoped that greater publicity & participation will encourage local citizens to make use of rehabilitation loans & grants. It is hoped that 3 units a year can be rehabilitated.
<p>Action IB-1</p> <p>Review of General Plan and zoning for possible revisions</p> <p><u>Implementation:</u> The text of every element of the General Plan, except Noise, was reviewed and revised in 1983.</p>	City of Riverbank Planning	In 1980, the General Plan and zoning were changed to include areas designated for medium to high density residential. All General Plan Elements will be reviewed for possible revision periodically but no less frequent than every five years.	City General Fund	Unknown

CITY OF RIVERBANK
IMPLEMENTATION OF HOUSING ACTIONS

ACTIONS TO BE UNDERTAKEN	RESPONSIBLE AGENCY/DEPT.	TIME FRAME	FINDING SOURCE	QUANTIFICATION
<p>Action IR-2</p> <p>Review city codes for possible revisions to reduce initial cost of development.</p> <p>Implementation: In August 1983 the Zoning Ordinance was amended to permit second dwelling units in R-1 zones. Second units were already permitted in R-2, R-3, R-4 zones. In accordance with new State requirements, we have extended the initial approval period and renewal period for tentative parcel and subdivision maps which saves developers money.</p>	<p>City of Riverbank Planning</p>	<p>Ongoing. Recent changes include reduced lot size of 5000 square feet (down for 6000 sq. ft.), reduced lot width requirements on cul-de-sacs, etc.</p>	<p>City General Fund</p>	<p>New subdivisions are being approved with at least 10% more lots due to lowering of lot size requirements.</p>
<p>Action IC-1</p> <p>Continue deferred public improvement agreements to encourage residential infilling.</p> <p>Implementation: Ongoing.</p>	<p>City of Riverbank Planning, City Administrator</p>	<p>Ongoing</p>	<p>City General Fund</p>	<p>These agreements allow deferral of normally required street improvements to some point in the future thus lowering initial housing costs. There are 25 vacant lots within the City that might benefit as well as an undetermined number of existing units that might be substantially reduced in cost.</p>

CITY OF RIVERBANK
IMPLEMENTATION OF HOUSING ACTIONS

ACTIONS TO BE UNDERTAKEN	RESPONSIBLE AGENCY/DEPT.	TIME FRAME	FINDING SOURCE	QUANTIFICATION
<p>Action 1C-2</p> <p>Review development plans submitted in conjunction with an application for PD zoning to determine feasibility of reduction in construction costs. Such proposals could include reduced parking requirements, increased densities, etc.</p> <p>Implementation: Within the past year, the City has approved a condominium project for 29 condos of about 750 square feet each that are expected to sell at \$40,000 or less and a 243 zero lot line development with anticipated prices ranging from \$39,500 to \$45,000 per unit. Both were Planned Development (PD) applications and have been reviewed with an eye towards lowering costs. Riverbank staff will continue to work with developers to lower costs.</p>	<p>City of Riverbank Planning</p>	<p>Ongoing.</p>	<p>City General Fund</p>	<p>Future units to be added is unknown since each application is reviewed on its own merits and with respect to its location and unique characteristics. Recently a PD was granted to allow 10 duplexes (20 units) to go condo with less parking required on substandard size and share lots. These units are selling for about 2/3 of the cost of conventional housing.</p>
<p>Action 11B-1 & 2</p> <p>Apply to Department of Housing and Urban Development for Community Development Block Grant Funds</p> <p>Implementation: The City applied in 1982 and 1983 for CDBG funds for economic development. With a 20%+ unemployment rate, the City felt first priority should be in putting people back to work so they can afford food and housing. The City will be applying for CDBG funds in the next round.</p>	<p>City of Riverbank Planning</p>	<p>A grant has already been received for \$400,000 worth of improvements in low income area. The City was ineligible to apply in 1982. The City will apply in 1984.</p>	<p>HUD, CDBG and City General Fund</p>	<p>The City anticipates applying for rehab funds to aid 5-15 houses depending on extend of rehab. This figure would be for a single grant year.</p>

CITY OF RIVERBANK
IMPLEMENTATION OF HOUSING ACTIONS

ACTIONS UNDERTAKEN	RESPONSIBLE AGENCY/DEPT.	TIME FRAME	FINDING SOURCE	QUANTIFICATION
<p>Action IIB-3</p> <p>Review programs available through other State or Federal granting agencies to determine if alternative sources of funding for public facilities are feasible to pursue.</p> <p>Implementation: Ten units of Self Help Housing were built in the City in 1983, except for some isolated FEMA units, these are the only subsidized units. Money for other programs has not been found.</p>	City of Riverbank Planning	Ongoing	City General Fund, HUD, EDA, CHFA, etc	No specific programs are proposed at time. The County Housing Authority administers the Section 8 existing programs. The City is willing to accept as many units as the Housing Authority can use. Presently, there are 18 Section 8 existing units in the City. There has also been some interest in new Section 8 units. A private developer applied Section 8 and a building permit. Although the City answered all HUD's questions regarding the development, building permits were never picked up for the 22 units.
<p>Action IIB-4</p> <p>Adopt by reference the draft Citizens Participation Plan and implement recommendations contained herein.</p> <p>Implementation: Adopted by the City of Riverbank in 1981.</p>	City of Riverbank Planning	Adopted and ongoing	City General Fund	Unknown.
<p>Action IIC-1</p> <p>Maintain existing nuisance ordinances to prevent residents from contributing to deterioration of homes of blighting of neighborhoods.</p> <p>Implementation: Ongoing.</p>	City of Riverbank City Administrator	Ongoing	City General Fund	Although some housing units will be saved, it is not possible to know the number. An estimate of five units per year has been established.

CITY OF RIVERBANK
IMPLEMENTATION OF HOUSING ACTIONS

ACTIONS TO BE UNDERTAKEN	RESPONSIBLE AGENCY/DEPT.	TIME FRAME	FINDING SOURCE	QUANTIFICATION
<p>Action IIC-2</p> <p>Provide and/or encourage the provision of technical assistance to home owners doing their own repairs.</p> <p><u>Implementation:</u> Ongoing</p>	City of Riverbank Building	Ongoing	City General Fund	Unknown
<p>Action IIC-3</p> <p>Continue community sponsored neighborhood improvement programs such as "Spring Clean-up", Street Improvement district, etc.</p> <p><u>Implementation:</u> Ongoing</p>	City of Riverbank City Administrator	Ongoing	City General Fund	Unknown
<p>IIC-4</p> <p>Develop a redevelopment plan.</p> <p><u>Implementation:</u> City chose to put this off at the present time and concentrate staff time on programs such as Community Development Block Grant and Economic Development.</p>	City of Riverbank Planning and City Administrator	Information is currently being gathered.	City General Fund	The current tentative project area will include about 500 households with at least 1/2 of them low and moderate income. No estimate is available of the number that would be helped by a redevelopment plan. In addition to households, the redevelopment plan should encourage economic growth, increase employment and probably increase the level of living.
<p>Action IIIA-1</p> <p>Consider permitting duplexes on corner lots in R-1 neighborhoods.</p> <p><u>Implementation:</u> An ordinance has been adopted to allow duplexes corner lots.</p>	City of Riverbank Planning	Recently adopted to allow with a use permit. Program will be monitored to determine if a use permit is needed.	City General Fund	There are currently only about 15 or 20 vacant R-1 corner lots that could qualify. There is no guarantee that duplexes will be built. One such duplex has been built thus far.

CITY OF RIVERBANK
IMPLEMENTATION OF HOUSING ACTIONS

ACTIONS TO BE UNDERTAKEN	RESPONSIBLE AGENCY/DEPT.	TIME FRAME	FINDING SOURCE	QUANTIFICATION
<p>Action IIB-1</p> <p>Submit for voter approval a referendum to allow construction of 30 low rent family housing units to be owned and operated by the Riverbank Housing Authority as per Article 34 of the California Constitution.</p> <p><u>Implementation:</u> Expected election 1984.</p>	City of Riverbank Planning	November, 1984	City General Fund	30 units if the initiative passes if funding is available and if the Housing Authority can obtain the funding.
<p>Action IIB-2</p> <p>Cooperate with the Riverbank Housing Authority in locating 30 units of conventional low rent housing.</p> <p><u>Implementation:</u> Thirty units have been approved, property for the units is owned by the Housing Authority, building has not yet begun.</p>	City of Riverbank Planning and City Administrator	Currently being pursued. Funding is hopefully anticipated in 1983 or early 1984.	HUD	If successful, 30 units of conventional low rent housing will be provided.
<p>Action VI-1</p> <p>Annex land adjacent to existing corporate boundaries and zone for residential uses the amount of land sufficient to accommodate the City's fair share allocation for new units.</p> <p><u>Implementation:</u> Monitoring continues no annexations are necessary at present.</p>	City of Riverbank Planning	Enough land is currently annexed to provide adequate supply. As land is used, more will be annexed.	City General Fund	Unknown

CITY OF RIVERBANK
IMPLEMENTATION OF HOUSING ACTIONS

ACTIONS TO BE UNDERTAKEN	RESPONSIBLE AGENCY/DEPT.	TIME-FRAME	FINDING SOURCE	QUANTIFICATION
<p>Action VA-2</p> <p>Maintain sufficient land zoned commercial and industrial to permit economic development necessary to provide employment for new households identified in the fair share allocation.</p> <p>Implementation: Ongoing. Additional land will be analyzed for annexation as necessary.</p>	City of Riverbank Planning	Ongoing. Land for commercial development is abundant. Industrial land is being encouraged to annex.	City General Fund	A total of 100 acres of industrial and commercial land was annexed in 1983.
<p>Action VA-3</p> <p>Continue efforts to upgrade and expand public facilities and services necessary to provide for the health, safety and well-being of residents.</p> <p>Implementation: Ongoing. The current CIP is discussed in this element. The City Council has requested staff to explore the actions necessary to require developers to make a specific number of units in a development easily convertible for wheelchairs.</p>	City of Riverbank Planning and Public Works	Ongoing Capital Improvement Plan	City General Fund and any funding agency with available monies.	Unknown.
<p>Action VIA-1</p> <p>Develop an ordinance that requires the construction of some handicapped accessible family homes in new developments.</p> <p>Implementation: Discussion is taking place. Information on other such ordinances is being compiled.</p>	City of Riverbank Planning	By January, 1985.	City General Fund	It is assumed that a small percentage of homes in larger developments will be set aside as accessible to the handicapped. Further analysis of an equitable number is necessary.

RESPONSE TO STATE AND FEDERAL REQUIREMENTS

PUBLIC PARTICIPATION

The draft Housing Element was reviewed at two advertised public hearings, one before the Planning Commission and one before the City Council. Copies of the Element were made available to the public prior to the meeting and people were encouraged to discuss it. The draft addendum was also reviewed at both the Planning Commission and the City Council and was made available before the meetings. In the future, amendments to the adopted Housing Element will be similarly handled with advertized public hearings at both the Commission and Council levels for draft documents and final plans.

INTERGOVERNMENTAL COORDINATION

Because housing market areas transcend the boundaries of cities and counties, housing needs must be determined on a cooperative basis by the jurisdictions within the market areas. In Stanislaus County the Housing Needs Report has attempted to achieve the necessary cooperation through its allocation of housing needs for all local governments within the County. The Riverbank Housing Element has incorporated all housing need assessments identified for the City in the Housing Needs Report . Moreover, the Housing Element has benefited from additional intergovernmental coordination inasmuch as it was jointly prepared by planning staff from the Stanislaus Area Association of Governments and the City of Riverbank.

Further coordination will occur due to the fact that SAAG staff will be cooperating with most of the other local jurisdictions in the County on their housing work and will be providing input similar to that which has gone into the Riverbank Housing Element. In addition, SAAG staff will be incorporating the evaluations of housing needs and the recommended housing programs of all local housing elements into the Areawide Housing Element, thereby assuring consistency between local and regional plans.

CONSISTENCY WITH OTHER PLAN ELEMENTS

The Riverbank General Plan, approved in December, 1973, (and with subsequent amendments), contains all of the nine elements mandated by state law. All elements of the General Plan were updated during 1983. Because general plans are composed of discrete elements, it is important that the data, projections, growth assumptions, etc., of each element are consistent with all other elements.

Moreover, the policies stated in the plan elements should work to mutually reinforce the policies of other elements. In that respect, some elements are closely related while other have a more tenuous relationship. However, a review of the Riverbank General Plan indicates that the Housing Element is substantially consistent with all other plan elements and that no amendments or revisions to the General Plan are necessary to achieve consistency.

ENVIRONMENTAL ASSESSMENT

The California Environmental Quality Act (CEQA) requires an analysis of the environmental impacts of proposed public and private projects which may have a significant effect on the environment. This proposed Housing Element for the City of Riverbank has been designed to protect the basic natural resources of the City while allowing physical and economic growth to take place. Two primary types of protection are proposed in the Housing Element: (1) conservation of existing housing resources and (2) more efficient and rational use of land for the future development of new housing units.

The environmental Assessment discusses in general terms the impacts to the environment which can be expected to occur as a result of the implementation of proposed actions within the housing program. As a policy document, the Housing Element does not appear to require a full EIR; however, implementation of specific program recommendations may require the preparation of EIR's. The proposal to consider duplexes on corner lots in R-1 neighborhoods, for example, will not in itself, create adverse or beneficial environmental impacts, but the application of that proposal to site specific projects may require EIR's on a case-by-case basis.

While this section is not itself an Environmental Impact Report (EIR), it does cover the same areas of discussion as would an EIR. The only specific EIR section omitted here is the Description of the Environmental Setting section, which is adequately covered within the Riverbank General Plan. (29:6)

DESCRIPTION OF THE PROJECT

The following actions have been recommended for implementation in order to

- Q. A review of existing city services and development fee schedules;
- R. Annexation of land to meet fair share allocation for new homes;
- S. Maintain an inventory of land zoned for commercial or industrial uses sufficient to permit economic development consistent with projected population and housing growth;
- T. Continue efforts to upgrade and expand public facilities and services.
- U. Review City Codes for possible revisions to reduce initial cost of construction;
- V. Draft a redevelopment plan; and
- W. Cooperate with Riverbank Housing Authority in locating 30 units of Conventional Low Rent Housing allowed under existing Article 34 approval.

ENVIRONMENTAL IMPACTS: LONG - AND SHORT-TERM

The Riverbank Housing Element is a policy document that will be used to guide City decision-making regarding housing. As a policy document, the Housing Element is in the strictest sense not a "project" of the type which normally requires an EIR. The Housing Element will not induce growth, but will provide a basis for rational reaction to growth. Zoning of land, for instance, does not in itself result in a physical change to the land or resources but the development that may occur consonant with the zoning may have impacts wherein each proposed project may require a separate EIR. The actions recommended for implementation in the Housing Element will, however, have the probably effect of lessening the adverse impacts that might occur if the actions were not implemented.

Probably the most important mitigation measure is the attempt to protect the agricultural land which is a mainstay of the City's economy. Although the housing program proposes no measures to slow growth, it encourages compact development contiguous to existing boundaries. The net effect will be to reduce the amount of land taken out of agricultural production for urbanization and to lessen the per unit cost of development and consumer purchase prices.

Riverbank is a relatively old Valley city in which much of the residential development took place before development criteria were established which are considered adequate by today's standards. Consequently, some areas of the City lack curbs, gutters, and sidewalks. The lack of drainage facilities and adequate pedestrian access not only detracts from the

aesthetic qualities of these neighborhoods, but results in inconvenience to the residents and constitutes a safety hazard as well. Moreover, the limited pedestrian and bicycle access results in more auto trips than would otherwise be necessary, and contributes to air quality and energy problems. The provision of these needed public facilities will have long-term beneficial impacts that will outweigh the short-term, negative impacts of increased dust and noise levels resulting from their construction.

Housing rehabilitation funded through such programs as FmHA or HOHI can further the conservation of declining neighborhoods particularly when linked with public facilities improvements. Maintenance of the existing housing stock through conservation prevents the need for construction of new low-income units and consequently conserves land on the urban fringe. Furthermore, it is in the best interest of the City to prevent neighborhoods from falling into a general state of deterioration or dilapidation.

UNAVOIDABLE ADVERSE EFFECTS

Agricultural Land Displacement. Although the Housing Element does not itself cause development to take place, it does allow development subject to local ordinances and policies. Based on the population projections in Table I, future conversions of agricultural land to nonagricultural uses could be substantial. The majority of these conversions will occur in the unincorporated Urban Reserve surrounding the City, which is totally classified as medium and prime agricultural land. (30:16) Loss of agricultural land will displace existing farm uses to other locations, possibly with a lesser quality of soil. Lower classes of soil can be successfully farmed, although they require greater investment and management. This in turn increases the costs of products eventually produced on the land. Exact dollar increases or even the types of changes likely to occur are difficult to predict due to uncertainties relative to market conditions, which lands are to be converted, the type of products subject to displacement, and the rate at which land-use conversions occur.

Open Space and Habitat. In addition to probable future losses of agricultural land within the Urban Reserve areas, there will be a corresponding loss of open space and wildlife habitat provided by the agricultural land. Conversion to urban uses will represent a permanent destruction to those

species presently using these areas. Some animals, especially bird and insect species which are compatible with urbanization, would remain. There are no rare or endangered animal species known to exist within the Urban Reserve area although areas surrounding Riverbank have been identified as habitat for the rare giant garter snake. (31:72)

Water Supply and Drainage. Diminished drainage and water supply capabilities are further consequences which result from the urbanization of agricultural land. Drainage capacity, permeability and percolation rate are some of the essential qualities which contribute to the prime agricultural land-use classification in most areas of Stanislaus County. These factors enable excess irrigation water to recharge the groundwater basin. But as urbanization continues, the groundwater recharge potential of the agricultural land declines. Moreover, a greater demand is placed on the groundwater basin to supply water for domestic needs. (32:29)

An acre of land in agriculture and an acre of land in residential use have comparable water requirements of approximately three acre-feet. The supply sources for the two uses are, however, generally unique. For that reason, when land use changes from agricultural to residential, a greater demand is placed on the ground water basin serving as the domestic supply source. In order to balance competing demands, it is important that irrigators use surface supplies to the maximum and leave groundwater supplies in sufficient quantities to meet the needs of municipal and industrial users. (32:29)

Drainage problems are not limited to agricultural production but occur in urbanized areas as well. The development of irrigation and extensive agriculture at the turn of the century altered and in some cases eliminated natural drainage channels. Urbanization has compounded the problem by reducing the area available for natural percolation and further diverting water from natural drainage areas. In short, the further integration of agricultural and residential uses which is likely to continue may create water supply and drainage problems for Riverbank.

Traffic. Urban growth in Riverbank will be accompanied by increased vehicle

traffic on city streets. Fortunately, traffic flow on most streets within the City is light and street capacities are not likely to be achieved for a number of years.

Air Pollution. Air pollution represents an additional negative consequence of urban growth. In December, 1977, the California Air Resources Board found that all of Stanislaus County exceeded federal air quality standards for ozone, carbon monoxide and particulate matter, and indeed concentrations of ozone measured in the summer of 1978 were 150% higher than the allowable standard. Federal standards have since been relaxed, however, so that the magnitude of exceedance is now far smaller. Carbon monoxide, on the other hand, is unlikely to represent a problem in Riverbank since it is almost exclusively associated with heavy traffic flows in large cities. Particulate matter consists of liquid or solid particles suspended in the air such as soot, dust, salt or aerosols, and may represent a problem in Riverbank because high concentrations are frequently found in areas where agricultural operations stir up a lot of dust or require burning. While a measurable amount of the particulate matter experienced in Riverbank is possibly produced locally, it is very unlikely that sources of pollution within the City contribute significantly to ozone production. More probably, Riverbank is a receptor of ozone formed in larger upwind urban areas.

Noise. A final adverse impact of urban growth is the increase in noise production that invariably accompanies population growth. Noise is primarily a product of modern machinery used in commercial and industrial areas, and a general increase in population that requires the use of cars, trucks, motorcycles, lawnmowers, and various other machines. Riverbank, like most small cities, doesn't have a major noise problem, nor does it appear that population growth consistent with Table I will be sufficient to create a noise nuisance requiring mitigation measures.

In concluding the discussion on adverse impacts, it should be re-emphasized that the impacts described above are those of growth, not of the Housing Element. Specific measures within the Housing Element should in fact serve to soften some of the adverse impacts. Moreover, assumptions pertaining to urban growth and land conversions are subject to some speculation because of

uncertainties relating to the City's capacity to finance the new public facilities and services necessary to support and sustain the projected growth.

MITIGATION MEASURES

Agricultural Land Displacement. A number of recommendations contained in the housing program can be considered as measures which further the goal of agricultural land preservation. Those measures which propose to reduce the amount of land used for development or to infill on bypassed parcels will lessen the amount of agricultural land needed for conversion to urban uses. In addition, pre-zoning of land on the urban boundary will permit farmers advance warning of which lands are planned for development and given them a rough estimate of the City's timeframe for development. This is important because bringing new agricultural land into production, and particularly construction of new irrigation facilities, may require several years lead time.

Open Space and Habitat. (Reference Agricultural Land Displacement, above).

Water Supply and Drainage. (Reference Agricultural Land Displacement, above).

Traffic. As noted earlier, traffic loads are very light in city streets, and a moderate rate of development is not expected to adversely affect circulation within the planning period.

Air Pollution. Air pollution is not expected to be a constraint to growth in Riverbank even though the City is located in a region which has been designated as a Nonattainment Area by the U.S. Environmental Protection Agency. As Stanislaus County's local lead agency for air quality planning, the Stanislaus Area Association of Governments has adopted a Nonattainment Area Plan which projects attainment of the ozone standard by 1984, attainment of the carbon monoxide standard by 1982, and continued maintenance of those standards thereafter. The Air Resources Board, however, has designated itself as the lead agency for planning the control of particulate matter and while a plan for attainment of the particulate standards has not yet been adopted

by the state, one should be forthcoming shortly.

The population projections used to project future air quality in the Nonattainment Area Plan are the same as those used in the Housing Element. Housing and population growth in Riverbank, therefore, has already been planned for and mitigated by the Nonattainment Area Plan.

Noise. As already noted, noise does not constitute a large problem in Riverbank, nor is a noise nuisance requiring mitigation expected to be created by the amount of growth projected for Riverbank. Should future mitigation become necessary, the Noise Element of the adopted General Plan should be revised if existing guidelines are insufficient to control the noise nuisances.

ALTERNATIVES

Although five alternative housing programs are discussed in the Housing Element, there are a number of other possibilities. The same is true for urban growth patterns as well, but three general categories can be identified: no growth, uncontrolled growth, and a variety of intermediary conditions wherein growth is permitted subject to certain constraints. From the standpoint of avoiding adverse environmental impacts, the "no growth" alternative is the most attractive since static conditions have no impacts, either good or bad. However, the Housing Element recommended for adoption appears to be the most desirable of the available alternatives since it projects growth consistent with the City's fair share allocation of new housing units and is therefore in conformance with the Housing Element Manual.

Irreversible Environmental Changes. Although no irreversible changes will occur as a direct result of this Housing Element, it does allow several which are likely to occur. Here again, the primary change is the commitment of land to urban uses, which is permanent in nearly all cases. Other impacts such as aesthetic changes and the destruction of wildlife habitat are also irreversible. The commitment of building materials and fuel used for construction is similarly irreversible. The exact degree to which any of these commitments or changes will occur is dependent upon the kind of growth that actually takes place within the limits of the General Plan.

Growth Inducing Impact. The Housing Element is not growth inducing. Rather it is growth controlling in the sense that it provides a basis for rational reaction to anticipated growth. It recognizes the fact that growth has occurred in Riverbank and will continue to occur. The Housing Element seeks to establish guidelines for new housing construction, to better utilize existing land and public facilities resources, and to provide for the housing needs of all city residents, with minimal disruption of the environment. It allows the housing market forces to determine the City's rate of growth but acts to protect the resources and living conditions which are the basis for the growth.

HOUSING ELEMENT UPDATE

Because the local planning process must remain responsive to new data, variances in housing needs and legislative and administrative changes, the State Department of Housing and Community Development (HCD) has determined that Housing Element shall be revised as the need dictates but no less than once every five years. Revisions shall include, at a minimum, the following four factors: (3:692.15-692.16)

1. New census data made available by the U.S. Census Bureau every five years;
2. An evaluation of the effectiveness of the housing program in accomplishing the objectives and implementing the policies and priorities established in the existing housing element;
3. A description of plans the City has undertaken since the last update or which it intends to implement in the future; and
4. An identification of plans contained in the last update which have been or will be discontinued, and the reasons for their discontinuance.

Adoption of this Housing Element signifies a commitment by the City of Riverbank to complete housing element updates in the manner described above. The first update shall be adopted not later than five years from the operative date (July 1, 1984) of this housing element.

THE STATE REVIEW PROCESS

Health and Safety Code Section 41134 authorized HCD to review local housing elements for conformity with the requirements of Section 65302 of the Government Code and the Housing Element Manual and report its findings.

Prior to the applicable operative date, the local housing element shall be submitted to HCD to be reviewed for conformity with Government Code Section 65302 and the Housing Element Manual. HCD shall report to the locality its findings as to the adequacy of the element within 45 days of receipt. If the housing element is found to be inadequate, HCD shall set forth in its report the areas of nonconformance and shall, upon request, work with the locality in alleviating the inadequacies.

Subsequent to the applicable operative date, HCD, upon request of the locality or any interested party or at the Director's discretion, shall review adopted local housing elements. HCD shall report its findings within a reasonable time but in no case later than 45 days after receipt of a request for review. If the housing element is found to be inadequate, HCD shall set forth in its reports the areas of nonconformance with the requirements of Government Code Section 65302 and the Housing Element Manual. Exhaustion of this administrative review process is not a prerequisite to judicial review of a local element.

The Governor's Office of Planning and Research will be provided with copies of all findings issued by the Department.

The failure of a locality to comply with the procedural requirements of this section shall not in any manner affect the substantive validity of the element if it otherwise conforms to Government Code Section 65302(c) and the Housing Element Manual. (3:692.16)

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**NOISE ELEMENT OF THE GENERAL PLAN
CITY OF RIVERBANK, CALIFORNIA**

Prepared for

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Revised
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BBA

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A. PURPOSE

The purpose of this Noise Element of the City of Riverbank General Plan is to provide a means for protecting local citizens from the harmful effects of excessive exposure to noise. This may be accomplished by mitigating noise conflicts where they presently exist and by minimizing future noise conflicts by the adoption of specific policies intended to achieve land use compatibility within the community. This document has been prepared in accordance with Section 65302(f) of the California Government Code, which requires that Noise Elements of the General Plan be prepared by all cities and counties, and conforms to the "Guidelines for the Preparation and Content of Noise Elements of the General Plan" prepared by the California Office of Noise Control.

B. BACKGROUND

The contents of a Noise Element and the methods used in its preparation have been determined by the requirements of Section 65302(f) of the California Government Code and by "Guidelines for the Preparation and Content of Noise Elements of the General Plan" adopted and published by the California Office of Noise Control (ONC) in 1976. As adopted, the ONC Guidelines require that certain major noise sources and areas containing noise sensitive land uses be identified and quantified by preparing generalized noise exposure contours for current and projected levels of activity within the community. Contours may be prepared in terms of either the Community Noise Equivalent Level (CNEL)* or the Day-Night Average Level (L_{dn}) which are both descriptors of total noise exposure at a given location for an annual average day. It is intended that the noise exposure information developed for the Noise Element be incorporated into the General Plan to serve as a

* For an explanation of the terminology used in this document refer to Appendix A: "Acoustical Terminology."

basis for achieving land use compatibility through the long-range planning and project review processes. It is also intended that noise exposure information be used to provide baseline levels and noise source identification for use in the development and enforcement of a local noise control ordinance.

According to the Noise Element Requirements and ONC Guidelines, the following major noise sources should be considered in the preparation of a Noise Element:

1. Highways and freeways
2. Primary arterials and major local streets
3. Railroad operations
4. Aircraft and airport operations
5. Local industrial facilities
6. Other stationary sources

Noise sensitive areas to be considered in the Noise Element should include areas containing the following noise sensitive land uses:

1. Schools
2. Hospitals
3. Rest homes
4. Long-term medical or mental care facilities
5. Other uses deemed noise sensitive by the local jurisdiction

C. NOISE AND ITS EFFECTS ON PEOPLE

Noise is often defined simply as unwanted sound, and thus is a subjective reaction to characteristics of a physical phenomenon. Researchers for many years have grappled with the problem of translating objective measurements of sound into directly correlatable measures of public reaction to noise. The descriptors of community noise in current use are the results of these efforts, and represent simplified, practical measurement tools to gauge community response. Before elaborating on these descriptors, it is useful to first discuss some fundamental concepts of sound.

Sound is defined as any pressure variation in air that the human ear can detect. If the pressure variations occur frequently enough (at least 20 times per second), they can be heard and hence are called sound. The number of pressure variations per second is called the frequency of sound, and is expressed as cycles per second, now called Hertz (Hz) by international agreement.

The speed of sound in air is approximately 770 miles per hour, or 1,130 feet per second. Knowing the speed and frequency of a sound, one may calculate its wavelength, the physical distance in air from one compression of the atmosphere to the next. An understanding of wavelength is useful in evaluating the effectiveness of physical noise control devices such as mufflers or barriers, which depend upon either absorbing or blocking sound waves to reduce sound levels.

To measure sound directly in terms of pressure would require a very large and awkward range of numbers. To avoid this, the decibel scale was devised. The decibel scale uses the hearing threshold (20 micropascals) as a point of reference, defined as 0 dB. Other sound pressures are compared to the reference pressure, and the logarithm is taken to keep the numbers in a practical range. The logarithmic scheme also reflects the exponential

manner in which the ear reacts to sound. The formula for calculating sound pressure level (in decibels) is:

$$\text{SPL} = 20 \log p/p_0, \text{ dB, or}$$

$$= 10 \log (p/p_0)^2, \text{ dB;}$$

where: SPL = sound pressure level, dB

p = measured pressure

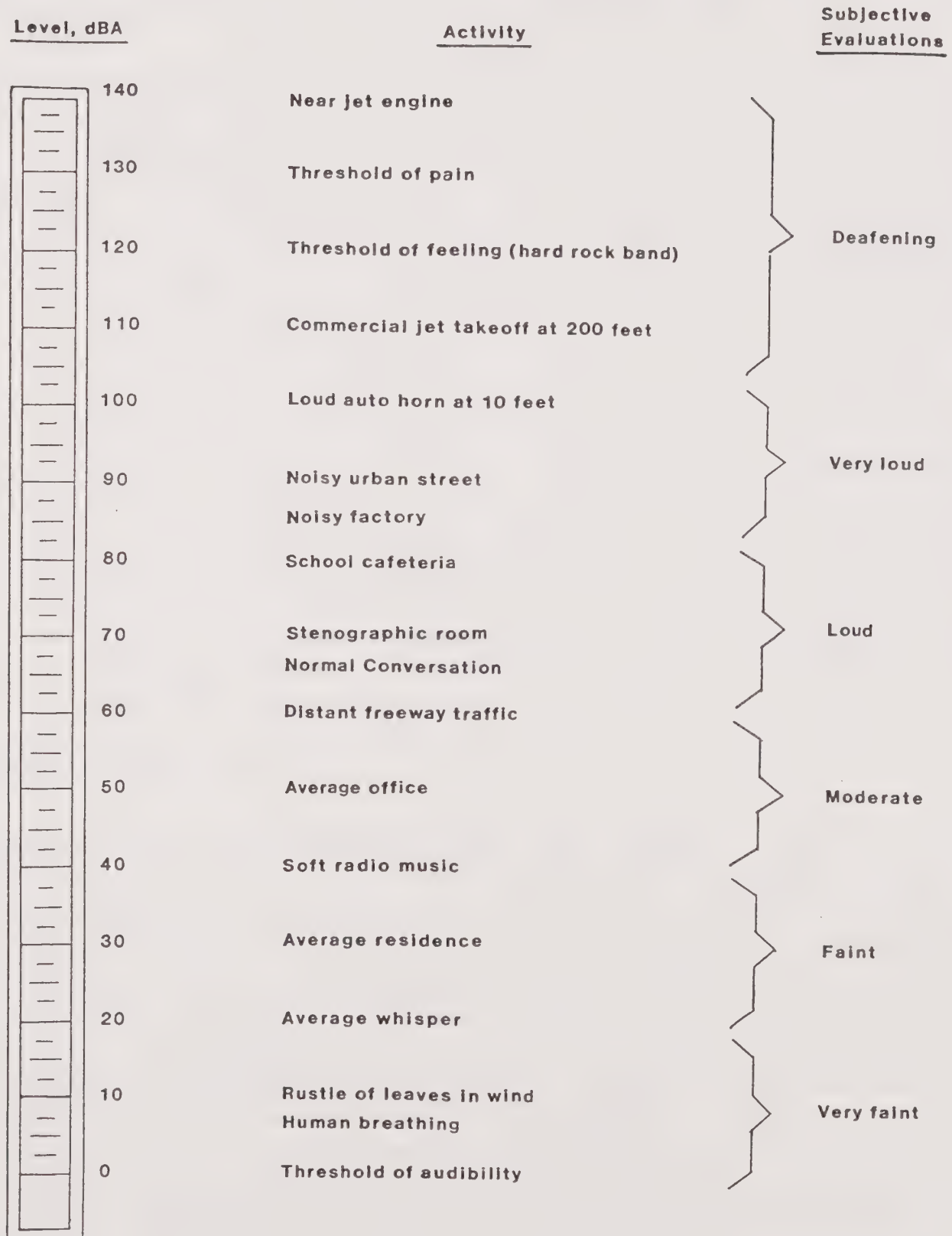
p₀ = reference pressure (20 micropascals)

Use of the decibel scale allows a million-fold increase in pressure to be expressed as 120 dB. Another useful aspect of the decibel scale is that changes in levels (dB) are uniform throughout the scale, corresponding closely to human perception of relative loudness.

The perceived loudness of sounds is dependent upon many factors, including sound pressure level and frequency content. However, in the range of usual environmental noise levels, perception of loudness is relatively predictable, and can be approximated by weighting the frequency response of a sound level measurement device (called a sound level meter) by means of the standardized A-weighting network. There is a strong correlation between A-weighted sound levels (expressed as dBA) and community response to noise. For this reason, the A-weighted sound level has become the standard tool of environmental noise assessment. In terms of community response, it is generally valid that a change in noise level of at least 5 dBA is required before any noticeable change in community response would be expected. A 10 dBA change in noise level is perceived as being subjectively a doubling in loudness, which would likely result in an adverse public reaction. Typical A-weighted sound levels generated by noise sources commonly found in the community are illustrated in Figure 1.

It is common to describe community noise in terms of the "ambient" noise level, which is defined as the all-encompassing noise level associated with a given noise environment. A common statistical tool to measure the ambient noise level is the average, or equivalent energy sound level (L_{eq}), which is the sound level corresponding to a steady-state A-weighted sound level containing

Figure 1
Examples of Noise Levels



Source: M. David Egan, FAA data

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the same total energy as a time-varying signal over a given time period (usually one hour). The L_{eq} is the foundation of the composite noise descriptors such as L_{dn} and CNEL, and shows very good correlation with community response to noise.

The two most common noise descriptors in use today are the L_{dn} and CNEL scales. L_{dn} (day-night average level) is based upon the average hourly L_{eq} over a 24-hour day, with a 10 decibel penalty applied to nighttime (10 p.m. to 7 a.m.) L_{eqs} . The nighttime penalty is based upon the assumption that people react to nighttime noise exposures as though they were subjectively twice as loud as daytime exposures. CNEL (Community Noise Equivalent Level) is also based upon the average hourly L_{eq} over a 24-hour day, except that an additional penalty of approximately 4.5 decibels is applied to evening (7 p.m. to 10 p.m.) hourly L_{eqs} . The CNEL scale was developed for the California Airport Noise Regulations, and is applied specifically to airport noise assessment. The L_{dn} scale is a simplification of the CNEL concept. For a given situation, the two scales will generally agree within plus or minus 1 dB. Like the L_{eq} , these descriptors are averages and tend to disguise variations in the noise environment. Furthermore, because they presume increased evening or nighttime sensitivity, they are best applied as criteria for land uses where nighttime noise exposures are critical to the acceptability of the noise environment, such as residential developments.

Noise in the community has often been cited as being a health problem, not in terms of actual physiological damage, such as hearing impairment, but in terms of inhibiting general well-being and contributing to undue stress and annoyance. The health effects of noise in the community arise from the interference with human activities such as sleep, speech, recreation, and tasks demanding concentration or coordination. When community noise interferes with human activities or contributes to stress, public annoyance with the noise source increases and the acceptability of the environment for people decreases. This decrease in acceptability and the threat to public well-being is the basis for land use planning policies directed towards the prevention of exposure to excessive community noise levels.

D. EXISTING AND FUTURE NOISE ENVIRONMENT

1. Major Noise Sources

Based on discussions with City officials and the results of field studies by BBA, it was determined that there are four major sources of community noise within the City of Riverbank. These sources are State Route 108, major local streets, railroad operations and local industrial activities. There are no airports located within close proximity to the community. Specific noise sources selected for study are listed below:

a. Highways and Major local streets;

- . State Route 108
- . Patterson Road
- . Oakdale Road
- . Claus Road
- . Roselle Avenue
- . First Street
- . Third Street
- . Terminal Avenue
- . Eighth Street

b. Railroad operations;

- . Atchison, Topeka and Santa Fe Railway

c. Industrial facilities;

- . Yolo Transport Company, Inc.
- . Monschein Cabinet Company
- . Carnation Company - Can Division
- . DuraBilt Truss Company
- . Contadina Foods, Inc.
- . Riverbank Army Ammunition Plant
- . Thunderbolt Wood Treating Company, Inc.
- . Riverbank Pallet Company
- . Oakwood Products

A combination of noise monitoring and analytical noise modeling techniques was used to develop generalized L_{dn} noise contours around the major noise sources identified above for existing (1985) and future (2000) conditions.

Analytical noise modeling techniques generally make use of source-specific data including average levels of activity, hours of operation, seasonal fluctuations, and average levels of noise from source operations. Analytical methods have been developed for a number of environmental noise sources including roadways, railroad line operations, railroad yard operations, industrial plants and aircraft/airport operations. Such methods will produce reliable results as long as data inputs and assumptions are valid for the sources being studied. The analytical methods used in this report closely follow recommendations made by ONC, and were supplemented where appropriate by field-measured noise level data to account for local conditions. It should be noted that the noise exposure contours presented in this report are based upon annual average conditions, and are not intended to be site-specific where local topography, vegetation or intervening structures may significantly affect noise exposure at a particular location.

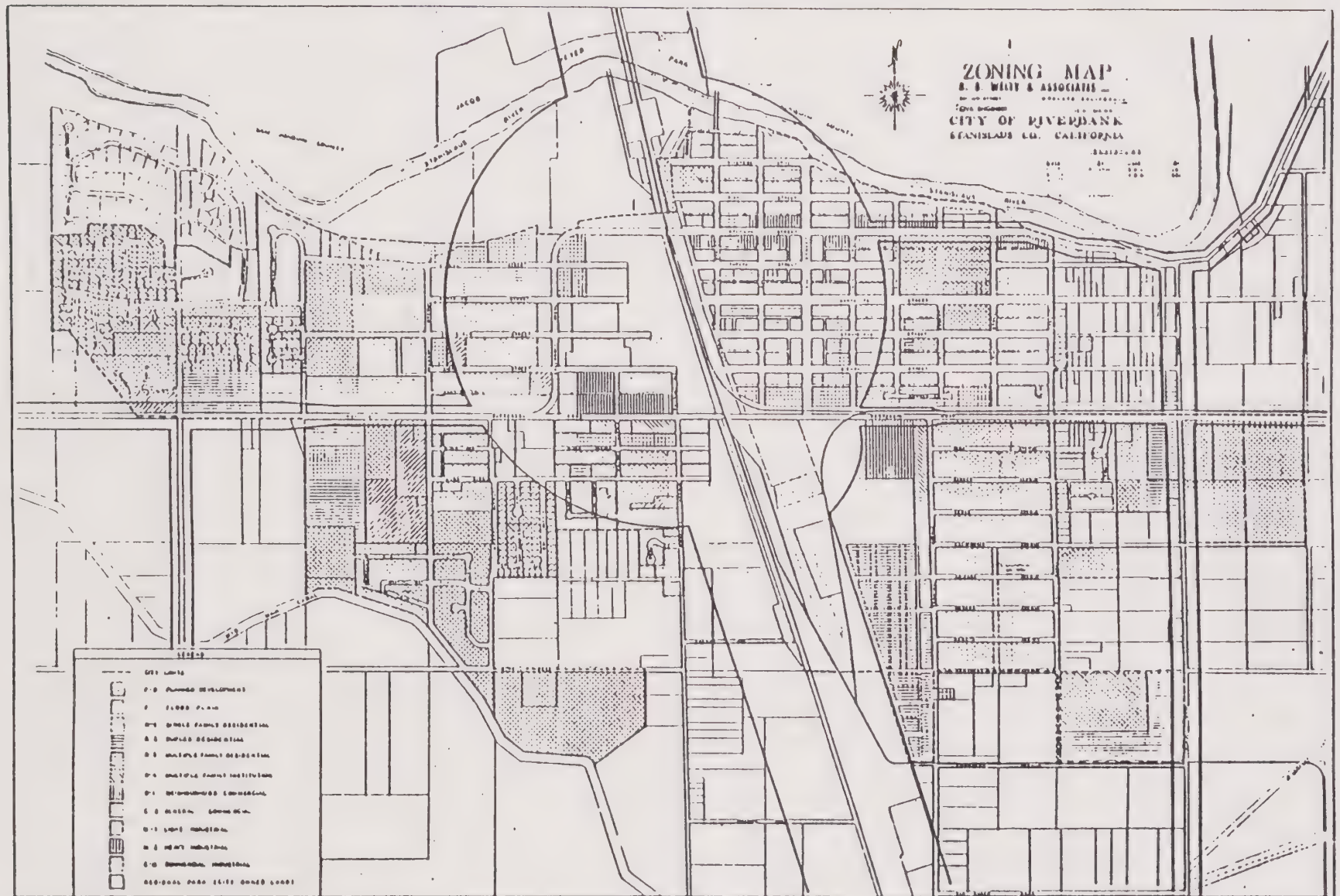
a. Highways and Major Local Streets

The Federal Highway Administration (FHWA) Highway Traffic Noise Prediction Model (FHWA-RD-77-108) was used to develop L_{dn} contours for State Route 108 and major local streets within the City of Riverbank. The FHWA Model is the analytical method presently favored by most state and local agencies, including Caltrans, for traffic noise prediction. The FHWA Model is based upon reference energy emission levels for automobiles, medium trucks and heavy trucks, with consideration given to vehicle volume, speed, roadway configuration, distance to the receiver and the acoustical characteristics of the site. The FHWA Model was developed to predict hourly L_{eq} values for free-flowing traffic conditions, and is generally considered to be accurate within plus or minus 1.5 dB. To predict L_{dn} values it is necessary to determine the hourly distribution of traffic for a typical 24-hour day and adjust the traffic volume input data to yield an equivalent hourly traffic volume.

Traffic volumes and truck percentages for existing (1985) and future (2000) conditions on State Route 108 in the Riverbank area were obtained from Caltrans as summarized in Appendix B. Future projections of annual daily traffic volumes on State Route 108 are based upon a yearly growth factor of 3.6% which is the five-year average for 1979-1984 as published by Caltrans. Traffic volumes for existing and future conditions on major local streets were obtained from the City of Riverbank. Existing traffic volumes are based upon traffic counts performed by the City between the years of 1981 and 1985. Future traffic volumes are based on the same annual growth factor applied to State Route 108. These data are summarized in Appendix B. The day/night distributions of traffic reported in Appendix B for State Route 108 and major local streets are based upon BBA file data for similar roadways in other communities. Truck percentages for major local streets are estimates based upon BBA file data for other communities and information obtained from the City of Riverbank.

Using data from Appendix B and the FHWA methodology, traffic noise levels as defined by L_{dn} were calculated for existing (1985) and projected future (2000) traffic volumes on State Route 108 and major local streets. Distances from the center of the roadway to L_{dn} contour values of 70, 65 and 60 dB are summarized in Table I. The approximate locations of the 60 dB L_{dn} contours for these roadways have been plotted in Figure 2 for existing traffic volumes and in Figure 3 for future traffic volumes. It should be noted that since calculations do not take into consideration shielding which may be caused by local buildings or topography in some areas, the distances reported in Table I and indicated in Figures 2 and 3 should be considered as worst-case estimates of traffic noise exposure in the community.

Figure 2
Generalized Ldn Contours - Existing (1985) Conditions
Major Noise Sources - Riverbank, California



[illegible]

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TABLE I

DISTANCE (FEET) FROM CENTER OF
ROADWAY TO L_{dn} CONTOURS
STATE ROUTE 108 AND MAJOR LOCAL STREETS - RIVERBANK, CALIFORNIA

Roadway	1985			2000		
	70 dB	65 dB	60 dB	70 dB	65 dB	60 dB
State Route 108						
(East of Estelle Avenue)	22	47	100	31	55	143
(West of Estelle Avenue)	32	69	149	46	98	212
Patterson Road						
(SR108 to Terminal Ave)	19	41	89	27	59	126
(Terminal Ave to Snedigar Ave)	13	28	61	19	41	88
Oakdale Road						
(South of Patterson Road)	24	52	112	34	74	159
Claus Road						
(North of Patterson Road)	39	84	182	56	120	258
(South of Patterson Road)	31	68	146	45	97	208
Roselle Avenue						
(South of Patterson Road)	10	21	44	14	30	64
First Street						
(North of SR108)	6	13	28	8	18	39
(South of SR108)	15	31	68	21	45	96
Third Street						
(SR108 to Santa Fe St)	5	11	23	7	16	34
(Santa Fe St to Patterson Road)	10	21	46	14	30	65
Terminal Avenue						
(South of Patterson Road)	7	15	32	10	21	46
Eighth Street						
(SR108 to Patterson Road)	5	10	23	7	15	32
(South of Patterson Road)	4	10	21	6	14	29

Source: Brown-Buntin Associates

b. Railroad Operations

Railroad operations within the City of Riverbank are composed of freight and Amtrak passenger service on the Atchison, Topeka and Santa Fe Railway Company (A.T.&S.F.) mainline which runs through the central part of town in a north-south direction. Operational data for existing (1985) and projected future (2000) operations on the A.T.&S.F. Railway were obtained from the railroad as summarized in Table II. There is also a branchline of the A.T.&S.F. Railway which runs east of the mainline to Oakdale. There is generally one roundtrip per day on this line during the daylight hours.

TABLE II

RAILROAD OPERATIONAL DATA
ATCHISON, TOPEKA AND SANTA FE RAILWAY COMPANY
RIVERBANK, CALIFORNIA

	<u>1985</u>	<u>2000</u>
Average # Trains/Day:		
Freight	22	33
Passenger (Amtrak)	4	6
Day/Night Distribution	70%/30%	70%/30%
Speed:		
Freight	70 MPH	70 MPH
Passenger (Amtrak)	79 MPH	79 MPH
Type of Rail	Jointed	Welded

Source: Chief Dispatcher's Office, A.T.&S.F. Railway Co.
Fresno, California

Noise measurements were conducted in Riverbank on August 27 and 28, 1985 to document noise levels generated by individual train operations in the community. Measurements were conducted near the

Patterson Road grade crossing on the A.T.&S.F. mainline and along the branchline near the Third Street grade crossing. The maximum noise level generated by the warning horn used by Amtrak was 106 dBA at 100 feet for a northbound train. The maximum noise level generated by a southbound freight with 4 locomotives and approximately 60 cars at the same location was 91 dBA. The maximum noise level generated by this event was caused by the locomotives. A local freight consisting of 1 locomotive and 6 cars on the branchline produced a maximum noise level of 92 dBA for the horn during a westbound movement at 100 feet from the Third Street grade crossing. The maximum noise levels measured for individual railroad operations in the community would be expected to result in significant short term noise impacts for persons located near the tracks. This would be especially true in the vicinity of the Patterson Road grade crossing on the A.T.&S.F. Railway mainline.

Noise levels as defined by L_{dn} from railroad operations were calculated by mathematically combining noise level data from measurements in Riverbank and other communities along the A.T.&S.F. Railway mainline in the San Joaquin valley with the operational data reported by the railroad in Table II. Calculation methods were consistent with recommendations from ONC. L_{dn} was calculated both with and without the presence of grade crossings to account for increased noise exposure for areas in close proximity to grade crossings. Distances from the center of the tracks to L_{dn} contour values of 75, 70, 65 and 60 dB are summarized in Table III for existing and projected future levels of railroad activity on the A.T.&S.F. Railway mainline. The approximate locations of the 60 dB L_{dn} contours are shown in Figures 2 and 3 for existing projected future railroad operations. As with the contours shown in Figures 2 and 3 for traffic noise sources, railroad noise contours should be considered as estimates of a worst case exposure with little or no shielding from topography or nearby buildings.

Although noise levels from individual train movements on the branchline produce short term noise impacts when they occur, they do not occur frequently enough to produce significant noise impacts as defined by L_{dn} .

TABLE III

DISTANCE (FEET) FROM CENTER OF TRACK
TO L_{dn} CONTOURS FOR ATCHISON, TOPEKA AND
SANTA FE RAILWAY LINE OPERATIONS
RIVERBANK, CALIFORNIA

	<u>1985</u>	<u>2000</u>
Greater than 1000' from Grade Crossings		
L_{dn} 75 dB	71	94
L_{dn} 70 dB	154	203
L_{dn} 65 dB	331	437
L_{dn} 60 dB	713	940
Less than 1000' from Grade Crossings		
L_{dn} 75 dB	133	164
L_{dn} 70 dB	237	292
L_{dn} 65 dB	422	519
L_{dn} 60 dB	750	940

Source: Brown-Buntin Associates

c. Industrial Facilities

Noise exposure information for local industrial facilities was developed from information obtained through interviews with plant operators and from noise level measurements conducted at reference locations in the Riverbank community where appropriate. Consistent with the L_{dn} methodology, a 10 dB penalty was added to noise levels occurring at night (10:00 p.m. - 7:00 a.m.) where applicable. In discussing future operations with plant operators it was readily apparent that too many variables exist to allow meaningful projections of future activity or noise levels. It is recommended that detailed studies of current source operations and noise levels be conducted whenever potentially noise-sensitive land uses are proposed for areas near existing industrial or commercial facilities.

- Yolo Transport Company, Inc.

This is a truck service and storage facility located west of the A.T.&S.F. Railway mainline and south of Patterson Road. The facility operates 24 hours/day with the majority of truck movements occurring between the hours of 5:00 a.m. and 4:00 p.m. The peak season for the facility is generally July-September when there are up to 80 truck movements within a 24-hour period. The major source of noise associated with this operation is the movements of heavy trucks in and out of the facility. The L_{dn} 60 dB contour for a peak day is located approximately 100 feet from areas where truck movements occur.

Source: Mr. Jerry Rocha

- Monschein Cabinet Company

This is a cabinet manufacturing plant which operates 5-6 days per week. The normal hours of operation are 8:00 a.m. - 4:00 p.m. Operations occasionally begin at 7:00 a.m. Most noise generating equipment associated with this operation is located inside the building. Exceptions to this are a dust collector and a screw-type air compressor. The compressor generates noise levels which are audible north of the plant. Measured noise levels from the compressor on August 27, 1985 ranged from 70-75 dBA at 40 feet. Assuming normal hours of operation, such levels would produce a 60 dB L_{dn} contour at approximately 100 feet from the compressor. Changes in operations which could affect noise levels in the future are not expected at this time.

Source: Mr. Mike Monschein, Owner

- Carnation Company - Can Division

This is a can manufacturing plant which operates 5 days/week, 24 hours/day. Most major noise sources are completely enclosed within the plant building. Major

sources of noise on the outside of the building include 3 make up air vents and a number of air conditioning units located on top of the building. Of these, the make up air vents are the most significant. Noise measurements were conducted at 2 locations on August 27, 1985 to document noise levels generated by the air vents. The average measured noise level was 56 dBA at approximately 600 feet northeast of the plant. Based upon the above-described noise level data and a typical 24 hour work day during the week, the 60 dB L_{dn} contour is located at approximately 800 feet from the plant. Future changes in plant operations which could significantly affect noise levels in the community are not anticipated at this time.

Source: Mr. Al Kessler, Office Manager

• DuraBilt Truss Company

The DuraBilt Truss Company manufactures floor and ceiling truss assemblies. Normal hours of operation during the summer months are 6:00 a.m. to 6:00 p.m. with operations occasionally beginning at 5:30 a.m. During the winter months, hours of operation are typically 7:00 a.m. to 4:30 p.m. Major noise sources include saws, hammers, nail guns, forklifts and truck movements. Maximum measured noise levels at approximately 150 feet north of the floor truss assembly area ranged from 60-62 dBA for hammers and from 55-58 dBA for saws. Due to the intermittent nature of noise levels generated by this facility, and the setback of most equipment from Patterson Road, noise exposures exceeding 60 dB L_{dn} are confined to areas within the plant boundary. However, intermittent noise levels from plant activities are clearly audible in the residential area north of Patterson Road during times when there is little or no traffic noise. Future changes in plant operations which could significantly affect noise levels in the community are not expected at this time.

Source: Ms. Denise Dupree, Office Manager

. Contadina Foods, Inc.

This is a tomato product canning operation which operates 5-7 days/week and 24 hours/day from July through mid-October. During the off-season, the plant operates from 7:30 a.m. to 4:00 p.m. 5 days/week. Major noise sources include boilers, steam vents, truck movements, forklifts and a can line. The boilers and can line do not operate during the off season. Noise level measurements were conducted on August 27, 1985 at 5 locations north and east of the plant. At distances of approximately 100 to 1000 feet, noise levels ranged from 61 to 68 dBA. The most significant source of noise in the community was the can line which was particularly noticeable at night in many areas east and south of the plant. Using the noise level data obtained during the measurement period and the hours of operation typical of the peak season, the 60 dB L_{dn} contour is located approximately 2300 feet from the center of the plant. This contour is representative of a worst case condition where the can line is in operation 24 hours/day, and does not take into account shielding provided by buildings which could reduce noise exposure substantially in some areas. This would be especially true west of the plant. Future changes in plant operations which could significantly affect noise levels in the community are not anticipated at this time.

Source: Mr. Scott Butler, Plant Superintendent

. Riverbank Army Ammunition Plant

This plant manufactures casings and projectiles for ammunition. Presently the plant is producing a small grenade and a 60 mm mortar. The plant also has the facilities to produce a 105 mm cartridge case and an 81 mm mortar. The Army has implemented a modernization program at the facility which has reduced noise levels when

compared to previous years. Major sources of noise include a press for the grenade and a shear for the 60 mm mortar. Normal hours of operations are 7:00 a.m. to midnight 5 days/week at the present time. Hours of operation would increase as required to meet defense demands. Noise measurements were conducted on August 27, 1985 near the intersection of Claus Road and Minniear Road. No audible sounds from the plant were noted. According to plant management, significant noise levels as defined by L_{dn} from plant operations would not be expected outside the plant boundaries.

Source: Mr. Jim Gansel, Commanders Representative

- Thunderbolt Wood Treating Company, Inc.

This is a wood treating plant which processes wooden stakes, posts and other products. Hours of operation are 6:00 a.m. to 7:00 p.m. during the summer months and 5:00 a.m. to midnight during the winter months. Major sources of noise include saws (daylight hours only), forklifts, truck movements, pumps and compressors. Pumps and compressors are located inside the building. Noise levels exceeding 60 dB L_{dn} would not be expected in areas outside the plant boundary. Changes in plant operations which could affect future noise levels in the community are not anticipated at this time.

Source: Mr. Lee Muth, Plant Manager

- Riverbank Pallet Company

The Riverbank Pallet Company is a wooden pallet remanufacturing plant located adjacent to the A.T.&S.F. Railway mainline near Talbot Avenue. Normal hours of operation are 7:00 a.m. to 3:30 p.m. 5 days/week. Major sources of noise include forklifts, nailguns and truck movements. The plant was not in operation during the afternoon of August 27, 1985 when noise measurements were

conducted in the area. However, it is anticipated that noise levels exceeding 60 dB L_{dn} would be confined to within the plant boundary. Future changes in operations which could effect noise levels generated by the plant are not expected at this time.

Source: Mr. Darrel Roberson, Owner

. Oakwood Products

This is a new plant which will laminate wood products. Since the plant was not in operation during field studies on August 27 and 28, 1985, it was not possible to document noise levels which will be generated by the plant. It appeared that most noise generating equipment will be located inside the building. It is recommended that an acoustical analysis be required to properly quantify plant-related noise levels if future noise sensitive land uses are proposed in the area near the plant.

Source: City of Riverbank

2. Noise-Sensitive Areas

The following noise sensitive land uses have been identified within the City of Riverbank.

a. Residential Areas

- . All dwellings including single-family, multi-family, mobile homes, etc.

b. Schools

- . California Avenue School
- . Riverbank High School
- . Rio Altura School
- . Cardoza School

c. Convalescent Hospitals

- . River Bluff Convalescent Hospital
- . Del Rio Guest Home
- . Sunshine Home

d. Parks and Recreational Areas

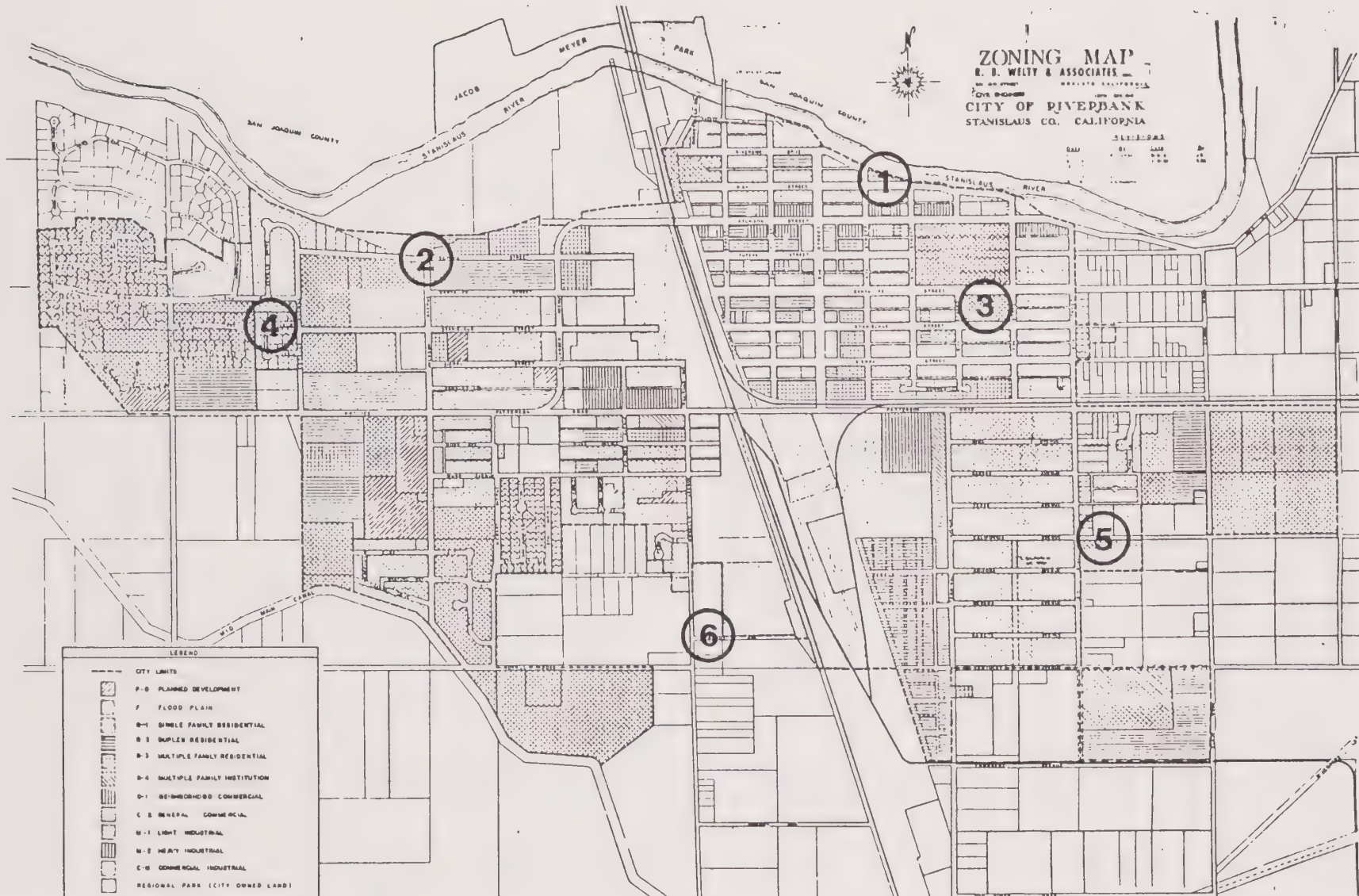
- . Jacob Meyer Park
- . Hutcheson Park
- . Riverbank Community Center
- . Esther Staley Park
- . Pioneer Park
- . California Avenue Park
- . Castleburg Park

As required by the Government Code and ONC Guidelines, a community noise survey was conducted to document noise exposure in areas of the community containing noise sensitive land uses. Noise monitoring sites were selected to be representative of typical conditions in areas of the community where such uses are located. Noise monitoring was conducted on August 27 and 28, 1985 at three different times during the daytime and nighttime hours at each location so that reasonable estimates of L_{dn} could be prepared. Noise monitoring equipment consisted of a Bruel & Kjaer (B&K) Type 2218 integrating sound level meter equipped with a B&K Type 4165 1/2" microphone. The measurement system was calibrated in the field prior to use with a B&K Type 4230 acoustical calibrator, and complies with all applicable requirements of the American National Standards Institute (ANSI) for Type I (Precision) sound level meters. The locations, measured noise levels and estimated L_{dn} values for each of the six community noise survey monitoring sites are summarized in Table IV. The monitoring sites are depicted on a map of the community in Figure 4.

The results of the community noise survey indicate that noise levels as defined by L_{dn} range from approximately 45-60 dB in areas of the community where noise sensitive land uses are

Figure 4

Community Noise Survey Monitoring Sites



BBA

located. Since noise level monitoring was conducted during the canning season, it is anticipated that the estimated L_{dn} values presented in Table IV are representative of a worst case condition. It is interesting to note in Table IV that for Sites #3, 5 and 6 noise levels measured during the nighttime sample periods were comparable to or higher than noise levels measured during the daytime sample periods. This may be explained by the fact that industrial activities in the community appeared to be relatively constant throughout the day and night, and by atmospheric conditions at night which allowed for the more effective transmission of sound over distance. Such atmospheric conditions included cooler temperatures, wind direction and the possible presence of a temperature inversion.

TABLE IV

SUMMARY OF MEASURED NOISE LEVELS AND ESTIMATED
DAY-NIGHT AVERAGE LEVELS (L_{dn}) IN AREAS
CONTAINING NOISE SENSITIVE LAND USES
RIVERBANK, CALIFORNIA

Site #	Description	L_D	L_N	L_{dn}
1	Hutcheson Park	48 dBA	46 dBA	53 dB
2	Jackson Ave @ Topeka St	54 dBA	44 dBA	54 dB
3	Riverbank Community Center	50 dBA	50 dBA	56 dB
4	Almondwood Dr @ Rivergate Dr	43 dBA	38 dBA	46 dB
5	California Ave School	45 dBA	47 dBA	53 dB
6	Talbot Ave near Roselle Ave	47 dBA	49 dBA	55 dB

L_D : L_{eq} during daytime (7:00 a.m.-10:00 p.m.) hours.

L_N : L_{eq} during nighttime (10:00 p.m.-7:00 a.m.) hours.

Source: Brown-Buntin Associates

E. GOALS AND OBJECTIVES

Following is a summary of the major goals and objectives of the Noise Element of the City of Riverbank General Plan:

1. Provide sufficient noise exposure information in the General Plan so that existing and potential noise impacts may be effectively addressed in the land use planning and project review processes.
2. Develop and implement effective strategies to abate and avoid excessive noise exposures in the community by requiring that effective noise mitigation measures be incorporated into the design of new noise generating and new noise-sensitive land uses.
3. Protect areas within the City of Riverbank where the present noise environment is deemed acceptable.
4. Protect areas within the City of Riverbank which are deemed noise-sensitive.

F. SPECIFIC POLICIES

The following specific policies are recommended for adoption and implementation by the City of Riverbank in order to accomplish the above-stated goals and objectives:

1. Areas within the City of Riverbank exposed to existing or projected future exterior noise levels exceeding 60 dB L_{dn} shall be designated as noise-impacted areas (Figures 2 and 3).
2. New development of residential or other noise sensitive land uses will not be permitted in noise-impacted areas unless effective mitigation measures are incorporated into the project design to reduce noise levels in outdoor

activity areas to 60 dB L_{dn} or less and interior noise levels to 45 dB L_{dn} or less. In areas where it is not possible to reduce exterior noise levels to 60 dB L_{dn} or less using a practical application of the best available noise-reduction technology, an exterior noise level of up to 65 dB L_{dn} will be allowed. Under no circumstances will interior noise levels exceeding 45 dB L_{dn} with the windows and doors closed be permitted.





3. Where the development of residential or other noise-sensitive land uses is proposed for a noise-impacted area, an acoustical analysis will be required. The acoustical analysis should:

- a. Be the responsibility of the applicant.
- b. Be prepared by a qualified acoustical consultant (a list of qualified acoustical consultants is available from the California Office of Noise Control).
- c. Include representative noise level measurements with sufficient sampling periods and locations to adequately describe local conditions.
- d. Include estimated noise levels in terms of exterior L_{dn} for existing and projected future (10-20 years hence) conditions, with a comparison made to noise level criteria contained within the adopted policies of the Noise Element.
- e. Include recommendations for appropriate mitigation to achieve compliance with the adopted policies of the Noise Element. Where the noise source in question consists of intermittent single events, the report should address the effects of maximum noise levels in sleeping rooms in terms of possible sleep disturbance.

- f. Include estimates of noise exposure after the prescribed mitigation measures have been implemented. If compliance with the Noise Element will not be achieved, a rationale for acceptance of the project should be provided.
4. The City of Riverbank will enforce the State Noise Insulation Standards (California Administrative Code, Title 24) and Chapter 35 of the Uniform Building Code concerning the construction of new multi-family dwellings such as hotels, apartments, and condominiums within noise-impacted areas.
5. Noise level criteria applied to land uses other than residential or other noise-sensitive uses shall be consistent with recommendations of the California Office of Noise Control (Figure 5).
6. New equipment and vehicles purchased by the City of Riverbank shall comply with noise level performance standards consistent with the best available noise reduction technology.
7. Noise exposure information developed during the community noise survey described in the Noise Element shall be used as a guideline for the City Council to conduct public hearings to consider adoption of a Noise Ordinance. This ordinance would assist the City of Riverbank in controlling future increases in community noise levels, in addressing noise complaints, and to provide local industry with noise level criteria for future development and equipment modifications. The ordinance shall be consistent with the "Model Community Noise Control Ordinance" prepared by the California Office of Noise Control in 1977 (Appendix C) with modifications made to reflect local concerns and conditions.
8. The City of Riverbank Police Department will actively enforce existing sections of the California Vehicle Code relating to mufflers and modified exhaust systems.

Figure 5

Land Use Compatibility For Community Noise Environments

LAND USE CATEGORY	COMMUNITY NOISE EXPOSURE L _{dn} OR CNEL, dB						INTERPRETATION
	55	60	65	70	75	80	
RESIDENTIAL – LOW DENSITY SINGLE FAMILY, DUPLEX, MOBILE HOMES							 NORMALLY ACCEPTABLE Specified land use is satisfactory, based upon the assumption that any buildings involved are of normal conventional construction, without any special noise insulation requirements.
RESIDENTIAL – MULTI. FAMILY							
TRANSIENT LODGING – MOTELS, HOTELS							 CONDITIONALLY ACCEPTABLE New construction or development should be undertaken only after a detailed analysis of the noise reduction requirements is made and needed noise insulation features included in the design. Conventional construction, but with closed windows and fresh air supply systems or air conditioning will normally suffice.
SCHOOLS, LIBRARIES, CHURCHES, HOSPITALS, NURSING HOMES							
AUDITORIUMS, CONCERT HALLS, AMPHITHEATRES							 NORMALLY UNACCEPTABLE New construction or development should generally be discouraged. If new construction or development does proceed, a detailed analysis of the noise reduction requirements must be made and needed noise insulation features included in the design.
SPORTS ARENA, OUTDOOR SPECTATOR SPORTS							
PLAYGROUNDS, NEIGHBORHOOD PARKS							 CLEARLY UNACCEPTABLE New construction or development should generally not be undertaken.
GOLF COURSES, RIDING STABLES, WATER RECREATION, CEMETERIES							
OFFICE BUILDINGS, BUSINESS COMMERCIAL AND PROFESSIONAL							
INDUSTRIAL, MANUFACTURING UTILITIES, AGRICULTURE							

CONSIDERATIONS IN DETERMINATION OF NOISE-COMPATIBLE LAND USE

A. NORMALIZED NOISE EXPOSURE INFORMATION DESIRED

Where sufficient data exists, evaluate land use suitability with respect to a "normalized" value of CNEL or L_{dn}. Normalized values are obtained by adding or subtracting the constants described in Table 1 to the measured or calculated value of CNEL or L_{dn}.

B. NOISE SOURCE CHARACTERISTICS

The land use-noise compatibility recommendations should be viewed in relation to the specific source of the noise. For example, aircraft and railroad noise is normally made up of higher single noise events than auto traffic but occurs less frequently. Therefore, different sources yielding the same composite noise exposure do not necessarily create the same noise environment. The State Aeronautics Act uses 65 dB CNEL as the criterion which airports must eventually meet to protect existing residential communities from unacceptable exposure to aircraft noise. In order to facilitate the purposes of the Act, one of which is to encourage land uses compatible with the 65 dB CNEL criterion wherever possible, and in order to facilitate the ability of airports to comply with the Act, residential uses located in Com-

munity Noise Exposure Areas greater than 65 dB should be discouraged and considered located within normally unacceptable areas.

C. SUITABLE INTERIOR ENVIRONMENTS

One objective of locating residential units relative to a known noise source is to maintain a suitable interior noise environment at no greater than 45 dB CNEL of L_{dn}. This requirement, coupled with the measured or calculated noise reduction performance of the type of structure under consideration, should govern the minimum acceptable distance to a noise source.

D. ACCEPTABLE OUTDOOR ENVIRONMENTS

Another consideration, which in some communities is an overriding factor, is the desire for an acceptable outdoor noise environment. When this is the case, more restrictive standards for land use compatibility, typically below the maximum considered "normally acceptable" for that land use category, may be appropriate.

9. The findings and specific policies of the Noise Element will be incorporated into the City of Riverbank Zoning Ordinance and coordinated with the Land Use and Circulation Elements of the General Plan.
10. The City of Riverbank will periodically review and update the Noise Element to ensure that noise exposure information and specific policies are consistent with changing conditions within the community.

APPENDIX A

ACOUSTICAL TERMINOLOGY

AMBIENT NOISE LEVEL:	The composite of noise from all sources near and far. In this context, the ambient noise level constitutes the normal or existing level of environmental noise at a given location.
A-WEIGHTED SOUND LEVEL:	The sound pressure level in decibels as measured on a sound level meter using the A-weighting filter network. The A-weighting filter de-emphasizes the very low and very high frequency components of the sound in a manner similar to the response of the human ear and gives good correlation with subjective reactions to noise.
CNEL:	Community Noise Equivalent Level. The average equivalent A-weighted sound level during a 24-hour day, obtained after addition of five decibels to sound levels in the evening from 7:00 p.m. to 10:00 p.m. and after addition of ten decibels to sound levels in the night before 7:00 a.m. and after 10:00 p.m.
DECIBEL, dB:	A unit for describing the amplitude of sound, equal to 20 times the logarithm to the base 10 of the ratio of the pressure of the sound measured to the reference pressure, which is 20 micropascals (20 micronewtons per square meter).
EQUIVALENT ENERGY LEVEL, L_{eq} :	The sound level corresponding to a steady state sound level containing the same total energy as a time varying signal over a given sample period. L_{eq} is typically computed over 1, 8 and 24-hour sample periods.
L_{dn} :	Day/Night Average Level. The average equivalent A-weighted sound level during a 24-hour day, obtained after addition of ten decibels to sound levels in the night before 7:00 a.m. and after 10:00 p.m.
NOTE: CNEL and L_{dn} represent daily levels of noise exposure averaged on an annual basis, while L_{eq} represents the equivalent energy noise exposure for a shorter time period, typically one hour.	
L_{max} :	The maximum A-weighted noise level recorded during a noise event.
L_n :	The sound level exceeded "n" percent of the time during a sample interval. L_{10} equals the level exceeded 10 percent of the time (L_{90} , L_{50} , etc.)
NOISE EXPOSURE CONTOURS:	Lines drawn about a noise source indicating constant energy levels of noise exposure. CNEL and L_{dn} are the descriptors utilized herein to describe community exposure to noise.

APPENDIX B
TRAFFIC DATA
STATE ROUTE 108 AND MAJOR LOCAL STREETS - RIVERBANK, CALIFORNIA

Roadway	Year	AADT	% Day	% Night	% MT	% HT	Speed
State Route 108							
(East of Estelle Ave)	1985	8,300	86.0	14.0	4.2	1.2	35
	2000	14,100	86.0	14.0	4.2	1.2	35
(West of Estelle Ave)	1985	8,300	86.0	14.0	4.2	1.2	45
	2000	14,100	86.0	14.0	4.2	1.2	45
Patterson Road							
(SR108 to Terminal Ave)	1985	4,200	90.0	10.0	5.0	5.0	35
	2000	7,100	90.0	10.0	5.0	5.0	35
(Terminal Ave to Snedigar)	1985	2,400	90.0	10.0	5.0	5.0	35
	2000	4,100	90.0	10.0	5.0	5.0	35
Oakdale Road							
(South of Patterson Rd)	1985	3,600	90.0	10.0	2.5	2.5	55
	2000	6,100	90.0	10.0	2.5	2.5	55
Claus Road							
(North of Patterson Rd)	1985	7,500	90.0	10.0	5.0	5.0	45
	2000	12,700	90.0	10.0	5.0	5.0	45
(South of Patterson Rd)	1985	5,400	90.0	10.0	5.0	5.0	45
	2000	9,200	90.0	10.0	5.0	5.0	45
Roselle Avenue							
(South of Patterson Rd)	1985	2,400	90.0	10.0	2.5	2.5	35
	2000	4,100	90.0	10.0	2.5	2.5	35
First Street							
(North of SR108)	1985	2,300	90.0	10.0	2.5	2.5	25
	2000	3,900	90.0	10.0	2.5	2.5	25
(South of SR108)	1985	4,500	90.0	10.0	2.5	2.5	35
	2000	7,600	90.0	10.0	2.5	2.5	35
Third Street							
(SR108 to Sante Fe St)	1985	1,800	90.0	10.0	2.5	2.5	25
	2000	3,100	90.0	10.0	2.5	2.5	25
(Sante Fe St to Patterson)	1985	4,900	90.0	10.0	2.5	2.5	25
	2000	8,300	90.0	10.0	2.5	2.5	25
Terminal Avenue							
(South of Patterson Rd)	1985	3,300	90.0	10.0	1.0	0.0	35
	2000	5,600	90.0	10.0	1.0	0.0	35
Eighth Street							
(SR108 to Patterson Rd)	1985	1,700	90.0	10.0	2.5	2.5	25
	2000	2,900	90.0	10.0	2.5	2.5	25
(South of Patterson Rd)	1985	1,500	90.0	10.0	2.5	2.5	25
	2000	2,500	90.0	10.0	2.5	2.5	25

Note: Projections of future traffic are based upon an annual growth factor of 3.6% as reported by Caltrans for 1979-1984.

Source: City of Riverbank, Caltrans, BBA File Data

U.C. BERKELEY LIBRARIES



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